bmhs
since 1973

Engage to Perform



2025 | Laporan Tahunan | Annual Report

All Life. All Care. Because *Family Matters*

Engage to *Perform*

***"Engage to Perform"* merefleksikan komitmen PT Bundamedik Tbk (BMHS atau Perseroan) untuk terus memperkuat keterlibatan (*engagement*) seluruh elemen dalam ekosistem layanan kesehatan guna menghadirkan kinerja yang unggul dan berkelanjutan. BMHS meyakini bahwa performa terbaik tidak hanya diukur dari capaian finansial, tetapi dari kualitas layanan, inovasi berkelanjutan, serta kepercayaan yang terbangun dengan pasien, tenaga medis, mitra, dan pemangku kepentingan lainnya.**

PT Bundamedik Tbk's (BMHS or the Company) commitment to continuously strengthening engagement across all elements of the healthcare ecosystem in order to deliver superior and sustainable performance. BMHS believes that true performance excellence is measured not solely by financial achievements, but also by service quality, continuous innovation, and the trust built with patients, medical professionals, partners, and other stakeholders.

Sepanjang 2025, BMHS memperkuat sinergi *Center of Excellence* (CoE) sebagai fondasi layanan kesehatan terintegrasi di setiap fase kehidupan. BMHS juga memperluas akses layanan melalui peluncuran Bunda Homecare memanfaatkan kendaraan listrik yang mendukung efisiensi sekaligus menekan emisi, serta kehadiran Bunda Clinic MRT Dukuh Atas sebagai klinik pertama di pusat transportasi publik. Kedua layanan ini mendukung peningkatan akses layanan kesehatan, serta peningkatan layanan vaksinasi dan *wellness*. Di sisi kapabilitas klinis, BMHS terus meningkatkan kapasitas dan kualitas layanan melalui penguatan fasilitas NICU dengan program *Family Integrated CARE (FICARE)*, penerapan teknologi *Preimplantation Genetic Screening (PGS)* dan *Time Lapse Embryo Monitoring* di Morula IVF Indonesia, pengembangan layanan transplantasi ginjal, serta implementasi operasi minimal invasif berbasis *robotic surgery system*. Sejak 2012, BMHS juga berperan sebagai pionir dalam pengembangan bedah robotik, termasuk memperkenalkan *robotic skin sparing mastectomy* pertama di Asia Tenggara pada 2025.

Throughout 2025, BMHS will strengthen the synergy the Center of Excellence (CoE) as the foundation of integrated healthcare services across every stage of life. BMHS is also expanding access to services through the launch of Bunda Homecare, which utilizes electric vehicles to enhance efficiency while reducing emissions, as well as the opening of Bunda Clinic MRT Dukuh Atas as the first Clinic in a public transportation hub. These two services support improved access to healthcare, as well as enhanced vaccination and wellness services. On the clinical capabilities front, BMHS continues to improve service capacity and quality by strengthening NICU facilities through the Family Integrated CARE (FICARE) program, implementing Preimplantation Genetic Screening (PGS) and Time Lapse Embryo Monitoring at Morula IVF Indonesia, the development of kidney transplant services, and the implementation of minimally invasive surgeries using robotic surgery systems. Since 2012, BMHS has also served as a pioneer in the development of robotic surgery, including the introduction of the first robotic skin sparing mastectomy in Southeast Asia in 2025.

Keterlibatan juga diwujudkan melalui transformasi digital berbasis OneBunda, yang menyempurnakan *patient journey* secara menyeluruh, serta penguatan kompetensi tenaga medis dan keperawatan melalui program pelatihan yang terstruktur. Dengan membangun budaya kolaboratif dan berorientasi mutu, BMHS memastikan setiap insan organisasi berkontribusi optimal dalam memberikan layanan terbaik. PT Bundamedik Tbk menegaskan perannya sebagai mitra kesehatan terpercaya yang tidak hanya merawat kehidupan hari ini, tetapi juga membangun fondasi layanan kesehatan yang adaptif, inovatif, dan berkelanjutan untuk masa depan, sejalan dengan semangat *Engange to Perform*.

Engagement is further demonstrated through digital transformation initiatives driven by OneBunda, which enhance and integrate the overall patient journey, alongside structured and continuous competency development programs for medical and nursing professionals. By fostering a collaborative, quality-driven culture, BMHS ensures that every individual within the organization contributes optimally to delivering excellent healthcare services. Through this commitment, PT Bundamedik Tbk reaffirms its role as a trusted healthcare partner—one that not only cares for lives today but also builds an adaptive, innovative, and sustainable healthcare foundation for the future, in line with the spirit of Engage to Perform.

Kesinambungan Tema | Theme Continuity





2024

PT Bundamedik Tbk hadir sebagai solusi layanan kesehatan yang menyeluruh dengan fokus pada kesejahteraan fisik, mental, dan sosial seluruh anggota keluarga. Dengan pendekatan holistik, kami mendampingi setiap anggota keluarga dalam tiap tahap kehidupan, mulai dari calon bayi, ibu, anak, dewasa, hingga lanjut usia. PT Bundamedik Tbk memperkuat pendekatan ini dengan meningkatkan pelayanan untuk kenyamanan pasien melalui optimalisasi layanan kesehatan, inovasi digital, serta fasilitas kesehatan yang unggul dan terintegrasi. Berpusat pada pasien, setiap individu adalah bagian dari keluarga kami. Bersama kami menciptakan keluarga yang sehat untuk terus tumbuh dan berkembang di seluruh aspek kehidupan.

PT Bundamedik Tbk provides comprehensive health service solutions with a focus on the physical, mental, and social well-being of all family members. By following a holistic approach, we accompany you at every stage of your life, from embryo, mothers, children, adults, to elderly. PT Bundamedik Tbk strengthens this approach by increasing patient comfort through optimizing health services, digital innovation, and superior and integrated health services and facilities. Patient-centered means we treat each individual as part of our family so that a shared well-being can be created for healthy families to continue to grow and develop in all aspects of their lives.

2023

Memasuki usia ke-50 tahun, PT Bundamedik Tbk telah bertransformasi dalam memajukan ekosistem layanan kesehatan yang unggul, yang berorientasi pada pemenuhan kebutuhan dan kepuasan pelanggan. Secara progresif, BMHS terus bertumbuh dan beradaptasi untuk memberikan layanan kesehatan berkualitas, yang didukung pengalaman, keahlian, dan kepedulian setiap personelnya. Dengan semangat *compassion*, *competence*, *collaboration*, *create innovation*, dan *change agility*, BMHS berupaya memberikan layanan kesehatan terintegrasi, yang memperhatikan keseimbangan lingkungan, sosial, dan tata kelola untuk mewujudkan pertumbuhan bisnis yang berkelanjutan.

Entering its 50th year, PT Bundamedik Tbk has transformed in advancing an excellent healthcare ecosystem, oriented towards meeting customer needs and satisfaction. Progressively, BMHS continues to grow and adapt to provide quality healthcare services, supported by the experience, expertise, and care of each of its personnel. With the spirit of compassion, competence, collaboration, create innovation, and change agility, BMHS strives to provide integrated health services, which pay attention to environmental, social and governance balance to realize sustainable business growth.

Pernyataan | Disclaimer

PT Bundamedik Tbk menyampaikan Laporan Tahunan 2025 yang menggambarkan tujuan, rencana, strategi, kebijakan, serta kinerja Perseroan. Seluruh data dan informasi telah melalui proses verifikasi untuk menjamin keakuratan penyajiannya. Meski demikian, laporan ini juga memuat pernyataan yang bersifat *forward-looking statement*, yang berisi target, prospek, proyeksi, serta ekspektasi atas kinerja operasional dan kondisi usaha di masa mendatang. Pernyataan tersebut memiliki risiko dan ketidakpastian, sehingga hasil aktual dapat berbeda secara material dari yang diproyeksikan. Oleh karena itu, Perseroan tidak dapat menjamin bahwa segala langkah yang disampaikan dalam laporan ini akan menghasilkan capaian sesuai harapan.

PT Bundamedik Tbk would like to present its 2025 Annual Report, which outlines the Company's objectives, plans, strategies, policies, and performance. All data and information disclosed in this report has undergone a verification process to ensure its accuracy. This report also contains forward-looking statements, including targets, prospects, projections, and expectations regarding future operational performance and business conditions. These statements are subject to risks and uncertainties, and actual results may differ materially from those projected. Therefore, the Company cannot guarantee that the initiatives and actions described in this report will achieve the expected outcomes.

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Kilas Kinerja
Performance Overview

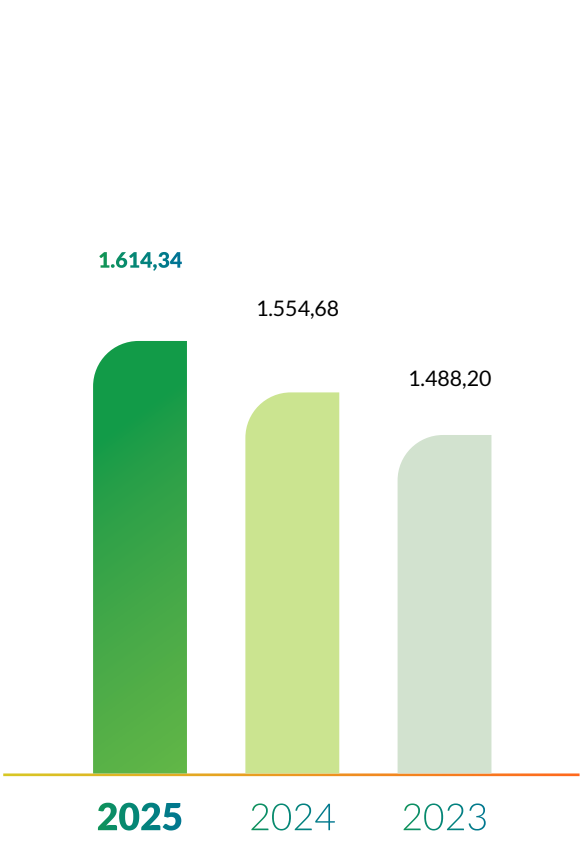
Ikhtisar Kinerja Keuangan
Financial Performance Highlights

dalam Rupiah penuh, kecuali dinyatakan lain
in Rupiah, unless stated otherwise

Keterangan	2025	2024	2023	Description
Laporan Laba Rugi dan Penghasilan Komprehensif Lain | Statement of Profit or Loss and Other Comprehensive Income				
Pendapatan	1.614.340.771.512	1.554.685.010.336	1.488.197.483.371	Revenue
Laba Kotor	744.492.466.110	707.137.015.492	695.812.877.111	Gross Profit
Laba Tahun Berjalan	29.673.142.533	18.895.784.267	16.229.428.848	Profit for the Year
Jumlah Laba Tahun Berjalan yang Dapat Diatribusikan kepada:				Total Profit for the Year Attributable to:
- Pemilik Entitas Induk	12.418.961.321	11.943.515.324	7.461.134.368	- Owner of the Parent Entity
- Kepentingan Nonpengendali	17.254.181.212	6.952.268.943	8.768.294.480	- Non-controlling Interest
Laba Komprehensif Tahun Berjalan	262.811.720.441	14.863.779.224	17.310.835.203	Comprehensive Profit for the Year
Jumlah Laba Komprehensif yang Dapat Diatribusikan kepada:				Total Comprehensive Profit Attributable to:
- Pemilik Entitas Induk	242.065.731.168	9.192.171.847	8.951.231.339	- Owner of the Parent Entity
- Kepentingan Nonpengendali	20.745.989.273	5.671.607.377	8.359.603.864	- Non-controlling Interest
Laba Per Saham Dasar dari Laba Tahun Berjalan yang Dapat Diatribusikan kepada Pemilik Entitas Induk	1,4	1,4	0,9	Basic Earnings Per Share of Profit for the Year Attributable to Owner of the Parent Entity
Laporan Posisi Keuangan | Statement of Financial Position				
Jumlah Aset	4.016.429.435.143	3.446.360.903.748	3.083.162.034.448	Total Assets
Jumlah Liabilitas	1.621.922.418.632	1.298.625.219.027	1.283.126.125.996	Total Liabilities
Jumlah Ekuitas	2.394.507.016.511	2.147.735.684.721	1.800.035.908.452	Total Equity
Rasio Keuangan (%) | Financial Ratios (%)				
Rasio Laba terhadap Aset	0,7	0,5	0,5	Return on Assets
Rasio Laba terhadap Ekuitas	1,2	0,9	0,9	Return on Equity
Rasio Laba terhadap Penjualan Bersih	1,8	1,2	1,1	Profit to Net Sales Ratio
Rasio Lancar	162,2	191,6	152,6	Current Ratio
Rasio Liabilitas terhadap Ekuitas	67,7	60,5	71,3	Liabilities to Equity Ratio
Rasio Liabilitas terhadap Jumlah Aset	40,4	37,7	41,6	Liabilities to Total Assets Ratio
Laporan Arus Kas | Statement of Cash Flow				
Arus Kas Bersih Diperoleh dari Aktivitas Operasi	250.621.859.694	33.979.487.371	51.438.728.484	Net Cash Flow Provided by Operating Activities
Arus Kas Bersih Digunakan untuk Aktivitas Investasi	(217.412.095.335)	(245.291.393.404)	(212.221.540.575)	Net Cash Flow Used in Investing Activities
Arus Kas Bersih Diperoleh dari Aktivitas Pendanaan	10.042.921.475	372.585.952.682	153.563.150.624	Net Cash Flow Provided by Financing Activities
Kas dan Setara Kas Awal Tahun	783.332.056.074	622.058.009.425	629.277.670.892	Cash and Cash Equivalents at the Beginning of the Year
Kas dan Setara Kas Akhir Tahun	826.584.741.908	783.332.056.074	622.058.009.425	Cash and Cash Equivalents at the End of the Year

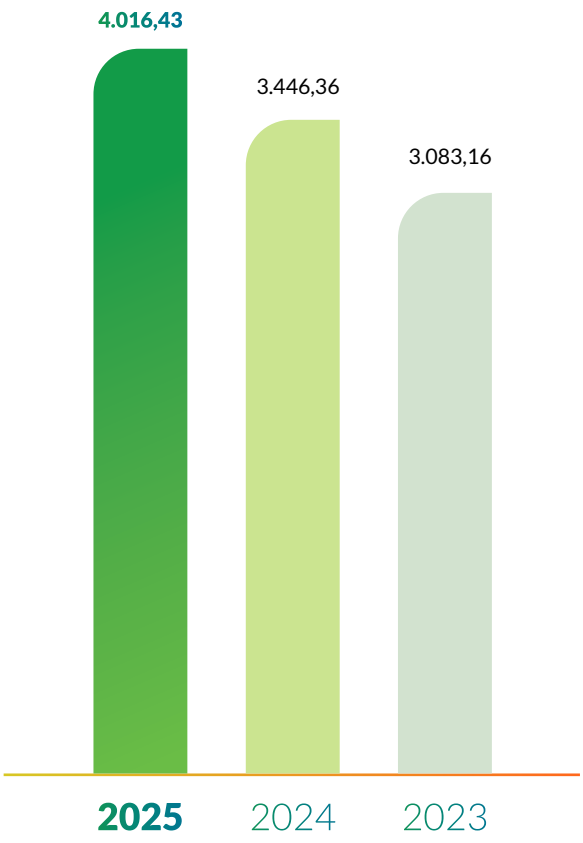
Pendapatan | Revenue

dalam miliar rupiah | in billion Rupiah



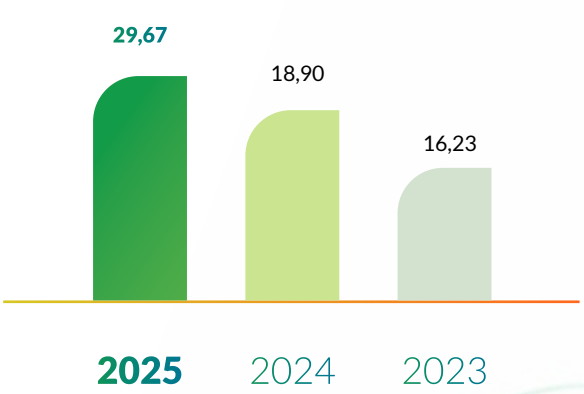
Jumlah Aset | Total Assets

dalam miliar rupiah | in billion Rupiah



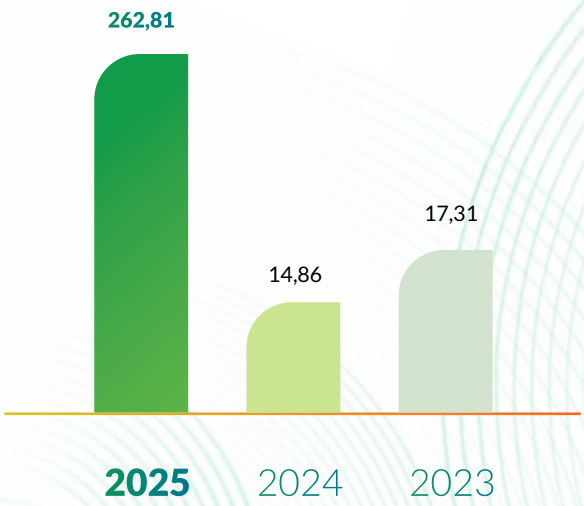
Laba Tahun Berjalan
Profit of the Year

dalam miliar rupiah | in billion Rupiah



Laba Komprehensif Tahun Berjalan
Comprehensive Income for the Year

dalam miliar rupiah | in billion Rupiah



Ikhtisar Kinerja Operasional | Operational Performance Highlights

Rawat Jalan | Outpatient



2025	2024	2023
606.814	619.010	570.828

Rawat Inap | Inpatient



2025	2024	2023
47.778	47.011	42.500

Informasi Saham
Shares Information

Sejak 6 Juli 2021, PT Bundamedik Tbk mencatatkan sahamnya pada Bursa Efek Indonesia (BEI) dengan kode saham BMHS. Berikut informasi kinerja saham BMHS triwulanan tahun 2024-2025:

Since 6 July 2021, PT Bundamedik Tbk has been listed on the Indonesia Stock Exchange (IDX) under the stock code BMHS. The following shows quarterly information on BMHS share performance for the period 2024–2025:

Triwulan Quarterly	**Tertinggi (Rp)** Highest (IDR)	**Terendah (Rp)** Lowest (IDR)	**Penutup (Rp)** Closing (IDR)	**Volume Transaksi** Transaction Volume	**Jumlah Saham Beredar** Number of Shares Outstanding	**Kapitalisasi Pasar (Rp)** Market Capitalization (IDR)
2025						
I	274	206	228	81.138.000	8.603.416.176	1.961.578.888.128
II	252	197	206	78.898.400	8.603.416.176	1.772.303.732.256
III	208	162	168	268.328.900	8.603.416.176	1.445.373.917.568
IV	238	143	190	1.156.521.800	8.603.416.176	1.634.649.073.440
2024						
I	360	298	346	51.990.100	8.603.416.176	2.976.781.996.896
II	350	240	350	32.622.300	8.603.416.176	3.011.195.661.600
III	318	272	300	111.452.000	8.603.416.176	2.581.024.852.800
IV	292	236	290	100.660.300	8.603.416.176	2.494.990.691.040

Grafik Pergerakan Harga Saham dan Volume Perdagangan Saham
Share Price Movement and Share Trading Volume



Aksi Korporasi

Selama 2025, BMHS melakukan aksi korporasi berupa pembagian dividen, pelaksanaan Management and Employee Stock Option Program (MESOP), dan pengambilalihan saham pada entitas anak. Seluruh informasi mengenai aksi korporasi tersebut disajikan pada Bab Analisis dan Pembahasan Manajemen serta Governansi Korporat dalam Laporan Tahunan ini.

Corporate Action

In 2025, BMHS carried out a corporate action during the year comprised dividend distributions, the Management and Employee Stock Option Program (MESOP), and the acquisition of shares in subsidiaries. Comprehensive information on these corporate actions is disclosed in the Management's Discussion and Analysis and Corporate Governance sections of this Annual Report.

Penghentian Sementara Perdagangan Saham dan/atau Pembatalan Pencatatan Saham

Selama 2025, BMHS tidak mendapatkan sanksi penghentian sementara perdagangan saham maupun penghapusan pencatatan saham di BEI.

Temporary Suspension of Stock Trading/Shares Delisting

During 2025, BMHS did not receive any sanctions in the form of temporary suspension of share trading or delisting on the Indonesia Stock Exchange.

Peristiwa Penting | Significant Event

Januari | January

15th Penandatanganan Nota Kesepahaman dengan Institut Pertanian Bogor untuk bekerja sama di bidang pendidikan, penelitian, dan pengabdian masyarakat dengan fokus memperkuat pengembangan sumber daya manusia (SDM), riset biomedis, serta program kesehatan berbasis kolaborasi akademik.
Signing of a Memorandum of Understanding with Institut Pertanian Bogor to collaborate in the fields of education, research, and community service, with a focus on strengthening human capital development, biomedical research, and collaborative academic-based health programs.

23th Pelaksanaan Corporate Social Responsibility (CSR) Perseroan yaitu pemberian donasi berupa makanan, popok, perlengkapan anak, obat, dan alat kesehatan hingga perlengkapan ibadah kepada kurang lebih 1.800 orang atau sekitar 600 Kepala Keluarga yang merupakan korban kebakaran di Gempol, Jakarta Pusat.
The Company's CSR activities involved providing donations in the form of food, diapers, children's supplies, medicines, medical equipment, and worship items to approximately 1,800 individuals, or around 600 households, who were affected by a fire in Gempol, Central Jakarta.

Februari | February

5th Pelaksanaan CSR Perseroan berupa pemberian vaksin influenza gratis dan pemeriksaan kesehatan dasar kepada lebih dari 60 pekerja rentan di kawasan Marunda bersama RSU Citra Harapan.
The Company's CSR activities, included the provision of free influenza vaccinations and basic health check-ups for more than 60 vulnerable workers in the Marunda area in collaboration with Citra Harapan Hospital.

21th Pelaksanaan CSR Perseroan berupa pemberian edukasi dan pemeriksaan USG gratis kepada Komunitas Ibu di Ciputat bersama RSIA Bunda Ciputat.
The Company's CSR activities, included the provision of education and free ultrasound (USG) examinations for a community of mothers in Ciputat in collaboration with Bunda Ciputat Women and Children Hospital.

Maret | March

27th HUT BMHS ke-52.
BMHS's 52nd anniversary.

April

10th Pelaksanaan CSR Perseroan berupa edukasi deteksi dini kanker serviks dan pemeriksaan HPV-DNA untuk komunitas Ibu di Ciputat bersama RSIA Bunda Ciputat.
The Company's CSR activities, included education on early detection of cervical cancer and HPV-DNA screening for a community of mothers in Ciputat in collaboration with Bunda Ciputat Women and Children Hospital.

25th Peresmian Bunda Executive Clinic di RSU Bunda Padang.
Inaugurating the Bunda Executive Clinic at Bunda Padang Hospital.

26th Pelaksanaan CSR Perseroan berupa khitanan massal untuk anak-anak, serta edukasi deteksi dini kanker serviks dan pemeriksaan HPV-DNA bagi Komunitas Ibu di RSU Bunda Padang.
The Company's CSR implementation in the form of a mass circumcision program for children, along with education on early detection of cervical cancer and HPV-DNA screening for the Mothers' Community at Bunda Padang Hospital.

27th Pelaksanaan CSR Perseroan berupa khitanan massal untuk anak-anak di RSIA Bunda Jakarta.
The Company's CSR implementation in the form of a mass circumcision program for children at Bunda Jakarta Women and Children Hospital.

Mei | May

3rd Pelaksanaan CSR Perseroan berupa khitanan massal untuk anak-anak di RSU Bunda Jakarta.
The Company's CSR implementation in the form of a mass circumcision program for children at Bunda Jakarta Hospital.

4th Pelaksanaan CSR Perseroan berupa khitanan massal untuk anak-anak, serta edukasi deteksi dini kanker serviks dan pemeriksaan HPV-DNA bagi Komunitas Ibu di RSU Bunda Margonda.
The Company's CSR implementation in the form of a mass circumcision program for children, along with education on early detection of cervical cancer and HPV-DNA screening for the Mothers' Community at Bunda Margonda Hospital.

5th Pelaksanaan CSR Perseroan berupa edukasi deteksi dini kanker serviks dan pemeriksaan HPV-DNA bagi Komunitas Ibu di RSIA Az Zahra Palembang.
The Company's CSR implementation in the form of education on early detection of cervical cancer and HPV-DNA screening for the Mothers' Community at Az Zahra Palembang Women and Children Hospital.

6th Pelaksanaan CSR Perseroan berupa edukasi deteksi dini kanker serviks dan pemeriksaan HPV-DNA bagi Komunitas Ibu di RSU Citra Harapan.
The Company's CSR implementation in the form of education on early detection of cervical cancer and HPV-DNA screening for the Mothers' Community at Citra Harapan Hospital.

8th Pelaksanaan CSR Perseroan berupa khitanan massal untuk anak-anak di RSU Citra Harapan.
The Company's CSR implementation in the form of a mass circumcision program for children at Citra Harapan Hospitaly.

9th Pelaksanaan CSR Perseroan berupa edukasi deteksi dini kanker serviks dan pemeriksaan HPV-DNA bagi Komunitas Ibu di RSIA Bunda Denpasar.
The Company's CSR implementation in the form of education on early detection of cervical cancer and HPV-DNA screening for the Mothers' Community at Bunda Denpasar Women and Children Hospital.

15th Pelaksanaan Rapat Umum Pemegang Saham Tahunan (RUPST) PT Bundamedik Tbk Tahun Buku 2024.
Annual General Meeting of Shareholders (AGMS) of PT Bundamedik Tbk for the 2024 financial year.

18th Pelaksanaan CSR Perseroan berupa edukasi deteksi dini kanker serviks dan pemeriksaan HPV-DNA bagi Komunitas Perempuan di RSIA Bunda Jakarta dan RSU Bunda Jakarta.
The Company's CSR implementation in the form of education on early detection of cervical cancer and HPV-DNA screening for the Women's Community at Bunda Jakarta Women and Children Hospital and Bunda Jakarta Hospital.

24th Pelaksanaan Health Convention & Expo (HealthConEx) 2025, termasuk simposium dan seminar kesehatan serta peluncuran Bunda Homecare.
Holding of the Health Convention & Expo (HealthConEx) 2025, including health symposiums and seminars, as well as the official launch of Bunda Homecare.

28th Pelaksanaan CSR Perseroan berupa edukasi dan pemeriksaan kesehatan bagi anak usia TK dan SD dari 45 sekolah di wilayah Depok.
The Company's CSR implementation in the form of health education and health screenings for kindergarten and elementary school children from 45 schools in the Depok area.

Juni | June

20th Pelaksanaan CSR Perseroan berupa pemeriksaan kesehatan gratis bagi masyarakat Jakarta di Rusunawa Rawa Bebek dalam rangka HUT ke-498 Kota Jakarta.
The Company's CSR implementation in the form of free health screenings for the Jakarta community at Rusunawa Rawa Bebek in celebration of the 498th Anniversary of the City of Jakarta.

22th Pelaksanaan CSR Perseroan berupa khitanan massal untuk anak-anak di RSIA Bunda Jakarta.
The Company's CSR implementation in the form of a mass circumcision program for children at Bunda Jakarta Women and Children Hospital.

26th Pelaksanaan CSR Perseroan berupa khitanan massal untuk anak-anak di RSU Citra Harapan.
The Company's CSR implementation in the form of a mass circumcision program for children at Citra Harapan Hospital.

Juli | July

5th Pelaksanaan CSR Perseroan berupa khitanan massal untuk anak-anak di RSU Citra Harapan.
The Company's CSR implementation in the form of a mass circumcision program for children at Citra Harapan Hospital.

Agustus | August

7th Pelaksanaan Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) PT Bundamedik Tbk.
Holding an Extraordinary General Meeting of Shareholders (EGMS) of PT Bundamedik Tbk.

22th Pelaksanaan CSR Perseroan melalui edukasi kesehatan untuk anak usia sekolah dasar dan tenaga pendidik di wilayah Palembang, Sumatera Selatan bersama RSIA Az Zahra Palembang.
Implementation of the Company's CSR program through health education for elementary school children and educators in Palembang, South Sumatra, with Az Zahra Palembang Women and Children Hospital..

September | September

6th Pelaksanaan kegiatan Bunda Maternity Academia, kelas "Kehamilan Sehat & Prenatal Yoga" di RSIA Bunda Jakarta.
Implementation of Bunda Maternity Academia activities, "Healthy Pregnancy & Prenatal Yoga" class at Bunda Jakarta Women and Children Hospital.

10th Pelaksanaan kegiatan *Health Talk* dengan tema "Deteksi Dini Penyakit Jantung" dalam rangka World di RS Citra Harapan dalam rangka memperingati World Heart Day 2025.
Implementation of Health Talk activities with the theme "Early Detection of Heart Disease" at Citra Harapan Hospital in commemoration of World Heart Day 2025.

12th Pelaksanaan kegiatan *Health Talk* & Mini MCU dengan tema "Chronic Disease & Lifestyle Management" di RSU Bunda Margonda.
The implementation of the Health Talk & Mini MCU activity with the theme "Chronic Disease & Lifestyle Management" at Bunda Margonda Hospital.

17th Pelaksanaan kegiatan *talkshow* interaktif oleh RSIA Az Zahra bersama TVRI Sumatra Selatan dengan tema, "Kehamilan Ektopik Terganggu (KET)".
The implementation of an interactive talk show by Az Zahra Palembang Women and Children Hospital together with TVRI South Sumatra with the theme, "Complicated Ectopic Pregnancy (KET)".

Oktober | October

10th Pengenalan prosedur *robotic skin sparing mastectomy* pertama di Asia Tenggara oleh RSU Bunda Jakarta.
Introduction of the first robotic skin sparing mastectomy procedure in Southeast Asia by Bunda Jakarta Hospital.

11th Pelaksanaan CSR Perseroan melalui edukasi deteksi dini kanker serviks dan pemeriksaan HPV-DNA gratis untuk komunitas wanita di Surabaya bersama dengan RSIA Pusura Tegalsari dan PT Diagnos Laboratorium Utama Tbk.
Implementation of the Company's CSR program through cervical cancer and free HPV-DNA screening for the Women Community in Surabaya, in collaboration with Pusura Tegalsari Women and Children Hospital and PT Diagnos Laboratorium Utama Tbk.

22th Peresmian Bunda Clinic MRT Dukuh Atas oleh Bapak Pramono Anung, Gubernur DKI Jakarta.
inaugurating the Bunda Clinic MRT Dukuh Atas by Mr. Pramono Anung, Governor of DKI Jakarta.

November

26th Pelaksanaan *Public Expose* Tahunan PT Bundamedik Tbk.
Holding a Annual Public Expose of PT Bundamedik Tbk.

Desember | December

11th Pelaksanaan CSR Perseroan melalui edukasi pemilahan sampah, penanaman tanaman, dan pemeriksaan kesehatan gratis di SMPN 2 Denpasar bersama dengan RSIA Bunda Denpasar dan Dinas Lingkungan Hidup Kota Denpasar.
Implementation of the Company's CSR program through waste segregation, tree planting, and free health screening at SMPN 2 Denpasar in collaboration with Bunda Denpasar Women and Children Hospital and the Denpasar City Environmental Agency.

11th Pelaksanaan CSR Perseroan melalui edukasi kesehatan bertajuk Dokter Kecil Andalan Bunda untuk anak – anak Sekolah Dasar (SD) di Menteng, Jakarta Pusat bersama RSU Bunda Jakarta dan RSIA Bunda Jakarta.
Implementation of the Company's CSR program through health education under the "Dokter Kecil Andalan Bunda" program for elementary school students in Menteng, Central Jakarta, in collaboration with Bunda Jakarta Hospital and Bunda Jakarta Women and Children Hospital.

16th Pelaksanaan CSR Perseroan melalui inisiatif Cegah Stunting Dimulai Dari 1000 Hari Pertama Kehidupan (HPK) untuk para ibu hamil, kader, dan bidan di Kecamatan Bungus, Padang, Sumatera Barat. Inisiatif ini merupakan bagian dari rangkaian Program Cegah Stunting PT Bundamedik Tbk yang dilaksanakan di Kelurahan Bungus untuk periode 2025-2027.
Implementation of the Comapny's CSR program through holding the "Preventing Stunting from the First 1,000 Days of Life" initiative for pregnant women, community health cadres, and midwives in Bungus Sub-district, Padang, West Sumatra. This initiative forms part of PT Bundamedik Tbk's Stunting Prevention Program implemented in Bungus Urban Village for the 2025–2027 period.

20th Pelaksanaan CSR Perseroan melalui pemeriksaan kesehatan gratis dalam Rangkaian Pesta Rakyat Alumni IPB Pulang Kampus (PRA IPK) 2025 berkolaborasi dengan Bunda Homecare.
Implementation of the Company's CSR program through free health screenings as part of the Alumni of Institut Pertanian Bogor Homecoming People's Festival (PRA IPK) 2025 in collaboration with Bunda Homecare.

Penghargaan | Awards

Tanggal Date	Unit Terkait Unit Involved	Pemberi Penghargaan Award-giver	Deskripsi Description
6 Januari 2025 January 6, 2025	RSU Bunda Padang Bunda Padang Hospital	BPJS Kesehatan Healthcare and Social Security Agency	Capaian Implementasi Standar Layanan Teknologi Informasi dan Keamanan Informasi Achievements in the Implementation of Information Technology and Information Security Service Standards
25 Januari 2025 January 25, 2025	RSU Bunda Jakarta Bunda Jakarta Hospital	Power One - Agency Prudential	Appreciation for Support & Participation "One Day Seminar"
2 Mei 2025 May 2, 2025	RSU Citra Harapan Citra Harapan Hospital	Shell Project	Certificate of Appreciation on the Achievement of 2.000.000 LTI Free Man - Hours
11 Juni 2025 June 11, 2025	RSIA Az Zahra Palembang Az Zahra Palembang Women and Children Hospital	BPJS Kesehatan Healthcare and Social Security Agency	Penghargaan Terbaik ke- 2, FKRTL dengan KINERJA TERBAIK, Semester 1 Tahun 2025. Tingkat Kantor Cabang Palembang Second-Best Award for Top Performance (FKRTL), First Semester of 2025, Palembang Branch Level
1 Agustus 2025 August 1, 2025	RSU Citra Harapan Citra Harapan Hospital	Shell Project	Certificate of Appreciation on the Achievement of 3.000.000 LTI Free Man - Hours
26 Agustus 2025 August 26, 2025	RSIA Az Zahra Palembang Az Zahra Palembang Women and Children Hospital	Komite Akreditasi Rumah Sakit (KARS) Hospital Accreditation Committee (KARS)	Piagam Penghargaan atas Kegiatan Pemantauan dan Evaluasi mutu Pelayanan Rumah Sakit Paska Akreditasi Certificate of Appreciation for Participation in Post-Accreditation Hospital Service Quality Monitoring and Evaluation Activities
15 September 2025 September 15, 2025	RSU Bunda Margonda Bunda Margonda Hospital	Kepala Dinas Kesehatan Kota Depok Head of the Depok City Health Office	Partisipasi Kegiatan Coaching Layanan TBC di RS Kota Depok bulan Juni Participation in Tuberculosis (TB) Service Coaching Activities at Hospitals in Depok City during the period of June

Tanggal Date	Unit Terkait Unit Involved	Pemberi Penghargaan Award-giver	Deskripsi Description
29 Oktober 2025 October 29, 2025	RSU Citra Harapan Citra Harapan Hospital	Komite Akreditasi Rumah Sakit (KARS) Hospital Accreditation Committee (KARS)	Piagam Penghargaan Atas Pemantauan dan Evaluasi Mutu Pelayanan Rumah Sakit Pasca Akreditasi Certificate of Appreciation for Post-Accreditation Hospital Service Quality Monitoring and Evaluation
1 November 2025 November 1, 2025	RSU Bunda Margonda Bunda Margonda Hospital	Walikota Depok & Dinas Kesehatan Kota Depok Mayor of Depok City & Depok City Health Office	Terbaik 1 Faskes Terbaik Kategori RS dalam Pelayanan Imunisasi dan Penginputan ke dalam Aplikasi Sehat Indonesiaku (ASIK) First Place Award as the Best Healthcare Facility in the Hospital Category for Excellence in Immunization Services and Data Entry into the Sehat Indonesiaku Application (ASIK)
10 November 2025 November 10, 2025	RSU Bunda Jakarta Bunda Jakarta Hospital	Allianz	Appreciation for Contribution as Allianz Blue Eagle Network
28 November 2025 November 28, 2025	RSU Bunda Padang Bunda Padang Hospital	Bank Indonesia	Apresiasi Mitra Kerja Tahun 2025 Partner Appreciation Award 2025
5 Desember 2025 December 5, 2025	RSU Bunda Jakarta Bunda Jakarta Hospital	BRI Life	Appreciation for Participant "Healthtalk"
	RSU Bunda Padang Bunda Padang Hospital	BPJS Kesehatan Healthcare and Social Security Agency	Keamanan Rumah Sakit dalam Implementasi Integrasi Sistem Antrean Online, Integrasi Sistem Klaim, Implementasi E-SEP Fingerprint & Frista Hospital Security Excellence in the Implementation of Online Queue System Integration, Claims System Integration, and the Implementation of E-SEP, Fingerprint, and Frista Systems
9 Desember 2025 December 9, 2025	RSIA Bunda Denpasar Bunda Denpasar Women and Children Hospital	Garda Medika	3rd Best Provider Indonesia Timur
15 Desember 2025 December 15, 2025	RSIA Az Zahra Palembang Az Zahra Palembang Women and Children Hospital	BPJS Kesehatan Healthcare and Social Security Agency	Penghargaan Bintang 3, Implementasi Integrasi Sistem Antrean Online Sistem Klaim, Implementasi sistem Klaim, Implementasi E-SEP & Fingerprint / Frista Three-Star Award for the Implementation of Online Queue System Integration, Claims System Integration, and the Implementation of E-SEP and Fingerprint/Frista Systems

Sertifikasi | Certification

Australian Council on Healthcare Standard (ACHS)

Masa Berlaku | Validity Period

20 Maret 2025 – 19 Maret 2028
March 20, 2025 – March 19, 2028

RSU Bunda Jakarta dan RSIA Bunda Jakarta telah memperoleh sertifikasi atas pemenuhan standar akreditasi internasional 7th Evaluation and Quality Improvement Program (EQuIP7). Standar akreditasi diberikan kepada organisasi perawatan kesehatan yang telah menerapkan proses dan prosedur dengan standar internasional serta mengevaluasi hasil untuk program peningkatan kualitas berkelanjutan.

Bunda Jakarta Hospital and Bunda Jakarta Women and Children Hospital obtained certification for meeting the international accreditation standards of the 7th Evaluation and Quality Improvement Program (EQuIP7). The accreditation standard is given to health care organizations that have implemented processes and procedures with international standards and evaluated the results for continuous quality improvement programs.

Komite Akreditasi Rumah Sakit (KARS)

Sebanyak 9 Rumah Sakit Grup Bunda memperoleh sertifikasi akreditasi Paripurna sebagai salah satu bentuk komitmen BMHS untuk senantiasa memberikan layanan yang berkualitas, sesuai standar, dan berorientasi pada keselamatan pasien.
9 Bunda Group Hospitals obtained their Paripurna accreditation certification as a form of BMHS's commitment to always providing quality services, according to standards, and oriented towards patient safety.

Masa Berlaku | Validity Period

- RSIA Bunda Jakarta (07 Maret 2023 - 20 Februari 2027)
- RSU Bunda Jakarta (08 Mei 2023 - 12 Maret 2027)
- RSU Bunda Margonda (12 Juni 2023 - 24 Januari 2027)
- RSU Bunda Padang (22 Februari 2023 - 31 Januari 2027)
- RSIA Bunda Ciputat (20 Maret 2023 - 27 Februari 2027)
- RSIA Az-Zahra Palembang (8 Februari 2023 - 24 Januari 2027)
- RSU Citra Harapan (20 Maret 2023 - 5 Maret 2027)
- RSIA Bunda Denpasar (16 Februari 2024 - 8 Januari 2028)
- RSIA Pusura Tegalsari (21 Juni 2024 - 26 Mei 2028)

- Bunda Jakarta Women and Children Hospital (March 7, 2023 - February 20, 2027)
- Bunda Jakarta Hospital (May 8, 2023 - March 12, 2027)
- Bunda Margonda Hospital (June 12, 2023 - January 24, 2027)
- Bunda Padang Hospital (February 22, 2023 - January 31, 2027)
- Bunda Ciputat Women and Children Hospital (March 20, 2023 - February 27, 2027)
- Az-Zahra Palembang Women and Children Hospital (February 8, 2023 - January 24, 2027)
- Citra Harapan Hospital (March 20, 2023 - March 5, 2027)
- Bunda Denpasar Women and Children Hospital (February 16, 2024 - January 8, 2028)
- Pusura Tegalsari Women and Children Hospital (June 21, 2024-May 26,2028)

Reproductive Technology Accreditation Committee (RTAC)

Sebanyak 2 klinik fertilitas, yaitu Morula IVF Surabaya dan Morula IVF Jakarta, memperoleh akreditasi dari Reproductive Technology Accreditation Committee (RTAC) sebagai wujud komitmen Perseroan untuk senantiasa menghadirkan layanan reproduksi berbantu yang berkualitas, sesuai standar internasional, dan berorientasi pada keselamatan pasien.
Two fertility clinics Morula IVF Surabaya and Morula IVF Jakarta have received accreditation from the Reproductive Technology Accreditation Committee (RTAC), reflecting the Company's commitment to consistently providing high-quality assisted reproductive services that meet international standards and prioritize patient safety.

Masa Berlaku | Validity Period

- Morula IVF Surabaya (18 Desember 2025 - 31 Desember 2026)
- Morula IVF Jakarta (18 Desember 2025 - 31 Desember 2026)

- Morula IVF Surabaya (December 18, 2025-December 31, 2026)
- Morula IVF Jakarta (December 18, 2025-December 31, 2026)

ISO 9001:2015 TÜV Rheinland

PT Diagnos Laboratorium Utama Tbk memperoleh sertifikasi ISO 9001:2015 sebagai pengakuan atas penerapan sistem manajemen mutu yang konsisten dan terstandar untuk manajemen, administrasi, dan penyediaan layanan laboratorium klinis.
PT Diagnos Laboratorium Utama Tbk obtained ISO 9001:2015 certification in recognition of its consistent and standardized implementation of a quality management system for the management, administration, and delivery of clinical laboratory services.

Masa Berlaku | Validity Period

PT Diagnos Laboratorium Utama Tbk Jakarta, Denpasar, Padang, dan Tangerang (06 November 2025- 05 November 2028)
PT Diagnos Laboratorium Utama Tbk – Jakarta, Denpasar, Padang, and Tangerang (November 6, 2025 to November 5, 2028)

ISO 45001:2018 TÜV Rheinland

PT Diagnos Laboratorium Utama Tbk memperoleh sertifikasi ISO 45001:2018 sebagai bentuk pengakuan atas penerapan sistem manajemen keselamatan dan kesehatan kerja yang terintegrasi untuk manajemen, administrasi, dan penyediaan layanan laboratorium klinis.
PT Diagnos Laboratorium Utama Tbk obtained ISO 45001:2018 certification in recognition of its implementation of an integrated occupational health and safety management system covering the management, administration, and delivery of clinical laboratory services.

Masa Berlaku | Validity Period

PT Diagnos Laboratorium Utama Tbk Jakarta, Denpasar, Padang, dan Tangerang (06 November 2025- 05 November 2028)
PT Diagnos Laboratorium Utama Tbk – Jakarta, Denpasar, Padang, and Tangerang (November 6, 2025 to November 5, 2028)

TÜV Rheinland: ISO 15189:2012

PT Diagnos Laboratorium Utama Tbk memperoleh sertifikasi ISO 15189:2012 sebagai bentuk pengakuan atas penerapan sistem manajemen mutu dan kompetensi laboratorium medis dalam pengelolaan, administrasi, dan penyediaan layanan laboratorium klinis.
PT Diagnos Laboratorium Utama Tbk obtained ISO 15189:2012 certification in recognition of its implementation of a quality management system and medical laboratory competence in the management, administration, and delivery of clinical laboratory services.

Masa Berlaku | Validity Period

PT Diagnos Laboratorium Utama Tbk (22 Februari 2027)
PT Diagnos Laboratorium Utama Tbk (February 22, 2027)

Laporan Dewan Komisaris
Board of Commissioners Report



"Dewan Komisaris mendukung arah kebijakan yang inovatif, termasuk pendekatan yang lebih selektif dan berorientasi jangka panjang, di antaranya penerapan teknologi bedah robotik generasi kedua yang mampu mendukung penguatan layanan kesehatan ibu dan anak".

"The Board of Commissioners supports the innovative policy direction, including the more selective and long-term oriented approach, such as the introduction of second-generation robotic surgery technology capable of strengthening women and children health services."

Ivan Rizal Sini
Komisaris Utama
President Commissioner

Pemangku kepentingan yang kami hormati,

Tahun 2025 merupakan periode yang menunjukkan kesiapan PT Bundamedik Tbk untuk melangkah lebih progresif dengan bertumpu pada fondasi tata kelola internal yang semakin kokoh. Dewan Komisaris mendukung peningkatan sumber daya manusia (SDM), tata kelola, serta disiplin pengelolaan keuangan yang dilakukan dalam beberapa tahun terakhir telah membentuk dasar yang solid untuk menjaga stabilitas sekaligus mendorong akselerasi kinerja secara terukur. Keterlibatan aktif seluruh elemen BMHS menjadi kunci dalam mentransformasikan kesiapan internal menjadi performa yang berkelanjutan.

Penilaian terhadap Kinerja Direksi

Dewan Komisaris menilai bahwa sepanjang 2025 Direksi telah mengelola BMHS secara adaptif dan berhati-hati di tengah dinamika industri layanan kesehatan, khususnya terkait perubahan pola pembiayaan melalui BPJS dan asuransi. Respons strategis melalui penyesuaian *clinical pathway*, efisiensi operasional, serta penguatan pengendalian keuangan dan tata kelola menjadi faktor penting dalam menjaga stabilitas kinerja BMHS.

Dear stakeholders,

2025 marked a period that demonstrated PT Bundamedik Tbk's readiness to take more progressive steps, thanks to an increasingly robust internal governance foundation. The Board of Commissioners supports the development in human capital (HC), governance, and the disciplined financial management implemented over the past few years has laid a solid foundation for maintaining stability while driving measurable performance growth. The active involvement of all elements of BMHS is key to transforming internal readiness into sustainable performance.

Board of Directors' Performance Assessment

The Board of Commissioners believe that throughout 2025, the Board of Directors has managed BMHS adaptively and prudently despite the dynamics of the healthcare services industry, particularly concerning changes in financing patterns through BPJS and insurance. Strategic responses by adjusting to clinical pathways, operational efficiency, and the strengthening of financial controls and governance have been critical factors in maintaining BMHS's performance stability.

Dewan Komisaris mengapresiasi fokus Direksi dalam memperkuat kapasitas internal, termasuk pengembangan SDM dan penetapan tujuh area prioritas. Dewan Komisaris mencermati adanya pengelolaan SDM yang lebih terstruktur, peningkatan kompetensi tenaga medis dan nonmedis, upaya membangun pemahaman sistem rumah sakit, pengelolaan risiko, literasi keuangan, efisiensi, dan layanan di tingkat operasional. Pendekatan ini dinilai relevan, mengingat layanan kesehatan tidak hanya ditentukan oleh aspek klinis, tetapi juga oleh kesiapan SDM dalam menjaga mutu, keselamatan pasien, dan stabilitas operasional.

The Board of Commissioners commends the Board of Directors for strengthening internal capacity, including human capital development and for establishing seven priority areas. The Board of Commissioners have seen more structured human capital management, enhanced competencies among medical and non-medical staff, efforts to build an understanding of hospital systems, risk management, financial literacy, efficiency, and service delivery at the operational level. This approach is deemed relevant, given that healthcare services are not only determined by clinical aspects but also by the readiness of human capital to maintain quality, patient safety, and operational stability.

Dari sisi keuangan, Perseroan merealisasikan pendapatan sebesar Rp1.614,34 miliar dan mencatatkan pertumbuhan laba bersih 57% year-on-year (YoY) dibandingkan tahun sebelumnya. Dewan Komisaris mencermati adanya perbaikan dalam disiplin pengelolaan arus kas dan efisiensi operasional, serta penguatan sistem dan tata kelola keuangan. Upaya tersebut menjadi dasar penting dalam menjaga ketahanan Perseroan, serta memberikan ruang bagi keberlanjutan investasi ke depan.

From a financial perspective, BMHS generated revenue of IDR 1,614.34 billion and reported a 57% year-on-year (YoY) increase in net profit compared to the previous year. The Board of Commissioners also noted improvements in cash flow management discipline and operational efficiency, as well as strengthening in financial systems and governance. These efforts form a crucial foundation for maintaining the Company's resilience and creating room for future investment sustainability.

Pada sisi strategi layanan, Dewan Komisaris juga menilai bahwa Direksi konsisten menjaga fokus BMHS pada layanan kesehatan ibu dan anak sebagai kekuatan utama bisnis. Konsistensi ini tidak hanya tercermin dalam arah layanan, tetapi juga dalam kesiapan sumber daya dan sistem untuk menangani layanan dengan tingkat kompleksitas yang lebih tinggi, termasuk kehamilan berisiko dan perawatan neonatal. Fokus yang terjaga ini dinilai sebagai keunggulan kompetitif yang relevan dan sejalan dengan karakter, serta pengalaman BMHS.

In terms of service strategy, the Board of Commissioners also noted that the Board of Directors has consistently maintained BMHS's focus on women and children health services as its core business strength. This consistency is reflected not only in the direction of services but also in the readiness of resources and systems to handle services of a higher complexity, including high-risk pregnancies and neonatal care. This sustained focus is viewed as a relevant competitive advantage that aligns with BMHS's character and experience.

Dalam hal inovasi dan optimalisasi aset, Dewan Komisaris mencermati bahwa Direksi mengarahkan BMHS pada pendekatan yang lebih selektif dan berorientasi jangka panjang. Dewan Komisaris menilai investasi belanja modal pada teknologi bedah robotik generasi kedua mampu mendukung penguatan layanan kesehatan ibu dan anak. Selain itu, investasi yang dilakukan juga mampu memperluas kapasitas layanan untuk prosedur urologi, kardiovaskular, serta tindakan bedah lanjutan dengan tingkat kompleksitas yang lebih tinggi. Demikian halnya dengan optimalisasi aset pada lima rumah sakit yang dimiliki dan investasi pada sistem

With regard to innovation and asset optimization, the Board of Commissioners notes that the Board of Directors is steering BMHS toward a more selective and long-term-oriented approach. The Board of Commissioners' assessment is that capital expenditure investments in second-generation robotic surgery technology can support the strengthening of women and children healthcare services. Additionally, these investments can expand service capacity for urological, cardiovascular procedures, and advanced surgical interventions with higher levels of complexity. The same applies to asset optimization at the five hospitals owned

pendukung seperti ERP. Keseluruhan langkah tersebut Dewan Komisaris pandang sebagai fondasi penting untuk meningkatkan kualitas layanan dan mendukung pengambilan keputusan yang lebih cepat dan berbasis data, dengan tetap menjaga prinsip kehati-hatian finansial.

Secara keseluruhan, Dewan Komisaris menilai kinerja Direksi pada 2025 berada pada arah yang tepat. Penguatan fundamental serta sinergi seluruh elemen dalam ekosistem BMHS memberikan dasar yang lebih kokoh bagi BMHS untuk menjaga stabilitas, sekaligus mempersiapkan langkah akselerasi secara terukur ke depan. Dewan Komisaris memandang bahwa keberlanjutan kinerja BMHS akan sangat ditentukan oleh konsistensi Direksi dalam menjaga keseimbangan antara adaptivitas, kehati-hatian, dan fokus jangka panjang.

Pengawasan Dewan Komisaris dalam Implementasi Strategi

Dewan Komisaris menjalankan fungsi pengawasan melalui komite pendukung dan keterlibatan aktif dalam pembahasan berkala bersama Direksi, baik melalui rapat internal maupun rapat gabungan. Secara rutin, Dewan Komisaris menelaah laporan manajemen dan meminta penjelasan dari Direksi terkait isu-isu yang dinilai material dalam pengelolaan BMHS, termasuk kesesuaian implementasi strategi dengan Rencana Kerja dan Anggaran Perusahaan (RKAP).

Dalam pelaksanaannya, Dewan Komisaris menyampaikan sejumlah arahan dan rekomendasi kepada Direksi, antara lain penguatan fundamental, meningkatkan ketahanan merespons dinamika industri, menjaga disiplin finansial dalam pengendalian biaya operasional, serta mengoptimalkan aset eksisting sebagai dasar bagi akselerasi yang berkelanjutan. Dewan Komisaris juga mendorong Direksi untuk terus memperkuat kapasitas SDM melalui pengembangan kompetensi yang terukur, menjaga konsistensi fokus layanan ibu dan anak, kesiapan menangani kompleksitas klinis yang lebih tinggi, serta memastikan tata kelola dan pengawasan risiko diterapkan secara merata hingga ke tingkat anak usaha. Rekomendasi tersebut akan dipantau tindak lanjutnya sebagai bagian dari proses pengawasan Dewan Komisaris.

by BMHS and investments in support systems such as ERP. The Board of Commissioners view these steps as a crucial foundation for improving service quality and supporting faster, data driven decision making, while maintaining the the principle of financial prudence.

Overall, the Board of Commissioners has assessed that the Board of Directors' performance in 2025 was on the right track. Strengthening the foundation and fostering synergy among all elements BMHS's ecosystem provides a stronger foundation for BMHS to maintain stability while preparing for measured acceleration moving forward. The Board of Commissioners believes that the sustainability of BMHS's performance will be largely determined by the Board of Directors' consistency in maintaining a balance between adaptability, prudence, and long-term focus.

Board of Commissioners Supervision of the Strategy Implementation

The Board of Commissioners performs its supervisory function through supporting committees and active participation in regular discussions with the Board of Directors, in both internal meetings and joint meetings. On a routine basis, the Board of Commissioners reviews management reports and seeks clarification from the Board of Directors regarding issues deemed material in BMHS's management, including the alignment of strategy implementation with BMHS's Work Plan and Budget (RKAP).

The Board of Commissioners has provided a number of directives and recommendations to the Board of Directors, including strengthening fundamentals, improving, enhancing resilience in responding to industry dynamics, maintaining financial discipline in controlling operational costs, and optimizing existing assets as a foundation for sustainable acceleration. The Board of Commissioners also encouraged the Board of Directors to continue strengthening human capital capacity through measurable competency development, maintaining a consistent focus on women and children services, ensuring readiness to handle higher clinical complexities, and ensuring that governance and risk supervision were uniformly applied down to the subsidiary level. The follow-up on these recommendations will be monitored as part of the Board of Commissioners' supervisory process.

Pandangan terhadap Prospek Usaha

Dewan Komisaris memandang prospek industri layanan kesehatan nasional tetap positif, khususnya pada segmen layanan kesehatan ibu dan anak. Dewan Komisaris menilai bahwa ke depan, fokus pada layanan kesehatan ibu dan anak tetap relevan dan konsisten dengan pengalaman BMHS selama lebih dari lima dekade. Kekuatan historis di bidang fertilitas, kesinambungan layanan ibu dan anak, kemampuan menangani kehamilan berisiko tinggi, hingga kapasitas *Neonatal Intensive Care* Unit (NICU) dalam menangani kasus kompleks pada bayi baru lahir menjadi keunggulan bersaing yang terbaik. Dewan Komisaris menilai BMHS memiliki modal kapabilitas yang kuat untuk menjaga fokus tersebut, baik dari sisi sumber daya manusia, sistem manajemen, maupun pengalaman operasional.

Meski demikian, Dewan Komisaris memberikan arahan tentang perlunya penguatan kompetensi tenaga medis dan keperawatan secara terstruktur dan terukur, sejalan dengan peningkatan kompleksitas layanan dan tuntutan keselamatan pasien. Dewan Komisaris mendorong agar program pelatihan, *fellowship*, serta pengembangan sertifikasi perlu dilakukan secara konsisten sehingga peningkatan kompetensi yang benar-benar mendukung mutu klinis dan keberlanjutan model bisnis BMHS. Dewan Komisaris juga memandang peran BMHS sebagai pusat pendidikan dan pengembangan tenaga kesehatan yang perlu terus diperkuat sebagai bagian dari strategi jangka panjang.

Pandangan atas Penerapan Tata Kelola

Dewan Komisaris memandang bahwa Perseroan terus memperkuat kualitas penerapan tata kelola korporat secara lebih matang dan terstruktur. Penerapan tata kelola tidak hanya difokuskan secara internal, tetapi juga dampak eksternal, etika bisnis serta perhatian terhadap integrasi aspek lingkungan, sosial, dan tata kelola (LST). Dewan Komisaris mencermati penguatan kualitas ini sebagai langkah penting bagi fundamental kinerja BMHS.

Business Prospects Outlook

The Board of Commissioners views the prospects for the national healthcare industry as remaining positive, particularly in the women and children healthcare segment. The Board of Commissioners believes that going forward, the focus on women and children healthcare remains relevant and consistent with BMHS's experience spanning more than five decades. Historical strengths in the fields of fertility, continuity of women and children care, the ability to manage high-risk pregnancies, and the capacity of the Neonatal Intensive Care Unit (NICU) to handle complex cases in newborns constitute BMHS's strongest competitive advantages. The Board of Commissioners assessment is that BMHS possesses the robust capabilities to maintain this focus, both in terms of human capital, management systems, and operational experience.

Nevertheless, the Board of Commissioners has provided guidance on the need to strengthen the medical and nursing staff competencies in a structured and measurable manner, in line with the increasing complexity of services and patient safety requirements. The Board of Commissioners encourages consistent implementation of training programs, fellowships, and certification development so that competency developments genuinely support BMHS's clinical quality and sustainable business model. The Board of Commissioners also views BMHS's role as a center for education and development of healthcare personnel as one that must be continuously strengthened as part of the long-term strategy.

View on Corporate Governance Implementation

The Board of Commissioners believe that the Company is continuing to strengthen the quality of its corporate governance implementation in a more mature and structured manner. The governance implementation is not only focused internally but also on external impacts, including business ethics and attention to the integration of the environmental, social, and governance (ESG) aspects. The Board of Commissioners view is that this improvement in quality is a crucial step for BMHS's fundamental performance.

Dewan Komisaris menjalankan pengawasan terhadap governansi, didukung Komite Audit, Komite Nominasi dan Remunerasi, serta Komite GCG dan Manajemen Risiko. Pada 2025, Dewan Komisaris melakukan sejumlah penyesuaian pada struktur komite di bawah Dewan Komisaris guna memastikan efektivitas fungsi pengawasan. Melalui komite pendukung, Dewan Komisaris memastikan BMHS telah memiliki kecukupan pengendalian internal dan sistem manajemen risiko, baik secara umum maupun secara spesifik di bidang medis, finansial, dan operasional, yang melekat dalam operasional bisnis. Kolaborasi yang konstruktif antara Dewan Komisaris, Direksi, dan komite pendukung Dewan Komisaris berperan penting dalam memperkuat praktik governansi, menciptakan keseimbangan yang sehat antara fungsi pengawasan dan pengelolaan, serta memastikan keselarasan pengelolaan BMHS dengan kepatuhan terhadap regulasi.

The Board of Commissioners supervises corporate governance, supported by the Audit Committee, the Nomination and Remuneration Committee, and the GCG and Risk Management Committee. Throughout 2025, the Board of Commissioners made a number of adjustments to the structure of the committees under the Board of Commissioners to ensure the effectiveness of the supervision functions. Through these supporting committees, the Board of Commissioners can ensure that BMHS has adequate internal controls and risk management systems, both generally and specifically in the medical, financial, and operational fields, which are integral to business operations. This constructive collaboration, plays a crucial role in strengthening governance practices and fostering a healthy balance between supervision and management function, and ensuring that BMHS's management practices are in compliance with regulations.

Apresiasi dan Penutup

Dewan Komisaris mengucapkan terima kasih kepada seluruh pemangku kepentingan atas dukungan yang diberikan kepada PT Bundamedik Tbk. Dewan Komisaris memberikan apresiasi kepada seluruh insan BMHS atas keterlibatan, sinergi, dedikasi, dan semangat untuk memberikan layanan kesehatan berkualitas yang terefleksi dalam performa kinerja 2025. Dengan kolaborasi dan fondasi yang semakin kuat, Dewan Komisaris yakin bahwa BMHS terus dapat melanjutkan kinerja secara adaptif, resilien, dan berkelanjutan.

Appreciation and Closing Remarks

The Board of Commissioners would like to express its gratitude to all stakeholders for their support of PT Bundamedik Tbk. The Board of Commissioners appreciates the effort made by all employees of BMHS for their engagement, synergy, dedication, and enthusiasm in providing quality healthcare services, which was reflected in the 2025 performance results. Through this collaboration and an increasingly stronger foundation, the Board of Commissioners is confident that BMHS will continue to perform adaptively and resiliently, and sustainable manner.

Jakarta, April 2026

Atas Nama Dewan Komisaris, | On behalf of the Board of Commissioners,



Ivan Rizal Sini

Komisaris Utama
President Commissioner

Laporan Direksi
Board of Directors Report



"*Patient journey* merupakan pengalaman yang mendasar dan sangat penting yang menjadi perhatian kami di BMHS. Untuk itu, BMHS terus melakukan penyelarasan alur layanan di seluruh jaringan, mengembangkan inovasi, serta meningkatkan layanan yang lebih mudah diakses masyarakat."

"The patient's journey is a fundamental experience and a top priority for us at BMHS. To that end, BMHS continues to streamline service processes across its network, develop innovations, and enhance services to make them more accessible to the public."

Agus Heru Darjono
Direktur Utama
President Director

Pemangku kepentingan yang kami hormati,

Sepanjang 2025, Direksi fokus pada pengelolaan dan penguatan fundamental atas mutu layanan sebagai dasar pertumbuhan yang sehat dan berkelanjutan. Berpegang pada nilai "*people first and profit will follow*", BMHS membangun ekosistem layanan kesehatan melalui kesiapan, keterlibatan, dan integritas sumber daya manusia (SDM). Bagi Direksi, konsistensi keterlibatan dan sinergi di seluruh ekosistem BMHS merupakan kunci dalam menjalankan strategi dan menerjemahkannya menjadi kinerja yang terukur.

Strategi dan Analisis Kinerja

BMHS terus memperkuat ekosistem layanan kesehatan dengan mengintegrasikan jaringan rumah sakit (RS) Bunda Group, Morula IVF Indonesia, laboratorium Diagnos, dan unit usaha lainnya dalam satu sistem yang saling terintegrasi. Secara konsisten, Direksi melanjutkan strategi peningkatan fondasi bisnis dengan memperkuat kapabilitas layanan holistik yang mendampingi kebutuhan kesehatan keluarga di berbagai tahap kehidupan. Direksi menetapkan tujuh prioritas utama, yaitu *Center of Excellence*, peningkatan layanan spesialis dan subspesialis kesehatan ibu dan anak, penyempurnaan manajemen dokter, standardisasi dan peningkatan *patient journey*, perluasan kapasitas RS, optimalisasi pemanfaatan aset, serta efisiensi biaya.

Penguatan layanan *Center of Excellence* serta peningkatan layanan spesialis dan subspesialis kesehatan ibu dan anak dilakukan dengan

Dear stakeholders,

Throughout 2025, the Board of Directors focused on managing and strengthening the fundamentals of service quality as the foundation for healthy and sustainable growth. Adhering to the value of "people first and profit will follow," BMHS built a healthcare ecosystem through the readiness, engagement, and integrity of its human capital (HC). For the Board of Directors, consistent engagement and synergy across BMHS's entire ecosystem are key to executing our strategy and translating it into measurable performance.

Strategy and Performance Analysis

BMHS continues to strengthen its healthcare service ecosystem by integrating the Bunda Group hospital network, Morula IVF Indonesia, Diagnos laboratories, and other business units into a single, fully integrated system. Consistently, the Board of Directors continues the strategy of strengthening the business foundation by enhancing holistic service capabilities that support family health needs at different life stages. The Board of Directors have established seven key priorities: Centers of Excellence; enhancing women and children health specialist and subspecialist services; improving physician management; standardizing and enhancing the patient journey; expanding hospital capacity; optimizing asset utilization; and cost efficiency.

The strengthening of Center of Excellence services and the enhancement of women and children health specialist and subspecialist services are achieved by

memperdalam kapabilitas klinis. Beberapa di antaranya yaitu melalui kelengkapan fasilitas *Neonatal Intensive Care Unit* (NICU) dan pendekatan *Family Integrated CARE* (FICARE), pengembangan layanan reproduksi berbantu, serta layanan transplantasi dan diperkuat dengan adanya generasi kedua bedah robotik. Direksi meyakini bahwa keunggulan kompetitif jangka panjang dapat lebih terjaga melalui pembangunan kapabilitas dan inovasi yang mendalam, terintegrasi, dan relevan dengan kebutuhan pasien. Untuk menyempurnakan manajemen dokter, Direksi melakukan penyesuaian tata kelola klinis dan pengembangan kompetensi tenaga medis yang terstruktur. BMHS membangun sistem pembelajaran klinis untuk memastikan kesiapan dokter, menjaga mutu layanan, dan keselamatan pasien melalui program *fellowship* yang relevan.

deepening clinical capabilities. These include enhancing the Neonatal Intensive Care Unit (NICU) facilities and the Family Integrated CARE (FICARE) approach, and developing assisted reproductive services, as well as transplantation and further enhanced by the introduction of second-generation robotic surgery. the Board of Directors believe that long-term competitive advantage can be better sustained through the development of capabilities and innovations that are in-depth, integrated, and relevant to patient needs. To improve physician management, the Board of Directors are adjusting the clinical governance and structured development of medical staff competencies. BMHS is building a clinical learning system to ensure physician readiness, maintain service quality, and ensure patient safety through relevant fellowship programs.

Pada standardisasi dan peningkatan *patient journey*, BMHS melakukan penyelarasan alur layanan di seluruh jaringan, serta pengembangan layanan yang lebih mudah diakses masyarakat. Peluncuran Bunda Clinic MRT Dukuh Atas dan pengembangan Bunda Homecare merupakan bagian dari upaya memperluas akses layanan yang terintegrasi dalam jaringan BMHS.

For standardizing and improving the patient journey, BMHS is aligning service workflows across the entire network and developing services that are more accessible to the public. The launch of Bunda Clinic MRT Dukuh Atas and the development of Bunda Homecare are part of our efforts to expand access to integrated services within BMHS's network.

Sementara itu, perluasan kapasitas RS dan optimalisasi pemanfaatan aset dilakukan dengan memastikan kesiapan operasional maupun relevansi terhadap kebutuhan pasar. BMHS telah memulai inisiatif tersebut pada lima RS dalam ekosistemnya sejak Oktober 2025, yang diproyeksikan tuntas dalam 2-3 tahun ke depan. Dalam hal efisiensi biaya, BMHS melakukan restrukturisasi struktur keuangan melalui disiplin pengendalian biaya, optimalisasi sumber daya, serta penguatan digitalisasi melalui sistem *Enterprise Resource Planning* (ERP). Dengan ERP, BMHS memperkuat integrasi data dan kualitas pengambilan keputusan, serta tetap mengedepankan pelindungan data pasien dan keamanan informasi.

While, hospital capacity expansion and asset utilization optimization are being carried out by ensuring operational readiness and alignment with market needs. BMHS has initiated these efforts at five hospitals within its ecosystem since October 2025, and they are projected to be completed over the next 2–3 years. For cost efficiencies, BMHS is restructuring its financial structure through disciplined cost controls, resource optimization, and enhanced digitalization via the Enterprise Resource Planning (ERP) system. Through ERP, BMHS will strengthen its data integration and the quality of decision-making, while prioritizing patient data protection and information security.

BMHS juga melakukan penyesuaian struktur organisasi dan memperkuat kapasitas SDM guna menjaga kesinambungan operasional dan kualitas pengelolaan di seluruh unit layanan. Direksi melakukan peningkatan kompetensi, penyempurnaan sistem pengembangan talenta dan retensi tenaga medis, serta membangun keterlibatan karyawan melalui internalisasi budaya 5C dan kebijakan kerja yang mendukung kontinuitas layanan dan kinerja.

BMHS is also adjusting its organizational structure and strengthening human capital capacity to ensure operational continuity and management quality across all service units. the Board of Directors are developing competencies, refining talent development and medical staff retention systems, and fostering employee engagement through the internalization of the 5C culture and work policies that support service continuity and performance.

Sepanjang 2025, BMHS mampu menjaga kekuatan layanan utama ibu dan anak, sekaligus meningkatkan kontribusi layanan spesialis lainnya. Aktivitas layanan rumah sakit menunjukkan peningkatan volume rawat inap dan tindakan bedah. Morula IVF Indonesia mencatat pertumbuhan pada *fresh cycle* dan pendapatan, demikian halnya dengan Diagnos, yang menunjukkan pertumbuhan volume melalui sinergi grup dan proyek korporasi. Penguatan *Center of Excellence* dan layanan kompleks, seperti transplantasi ginjal dan tindakan bedah minimal *invasif* berbasis *robotic surgery*, semakin memperkuat diferensiasi dan kepercayaan masyarakat terhadap BMHS. Peningkatan kualitas layanan dan pengalaman pasien juga tercermin dalam perbaikan *Net Promoter Score* (NPS) dan rating layanan digital.

Throughout 2025, BMHS was able to maintain the strength of its core women and children services while increasing its contribution of other specialist services. Hospital service activities showed an increase inpatient and surgical procedure volumes. Morula IVF Indonesia recorded growth in fresh cycle and revenue, as did Diagnos, which demonstrated volume growth through group synergies and corporate projects. The strengthening of Centers of Excellence and complex services, such as kidney transplants and minimally invasive surgical procedures based on robotic surgery, further reinforced BMHS's differentiation and public trust. Improvements in service quality and patient experience were also reflected in higher Net Promoter Scores (NPS) and digital service ratings.

Dari sisi keuangan, Direksi mencatat perbaikan kualitas kinerja keuangan, terutama pada semester II 2025. Pendapatan usaha sebesar Rp1.614,34 miliar, meningkat 4% dibandingkan 2024 yang sebesar Rp1.554,69 miliar. Perbaikan margin tercermin pada peningkatan 4% YoY *Gross Profit* dan EBITDA margin mencapai 15%. Capaian tersebut menunjukkan perbaikan *payor mix*, optimalisasi aset, efektivitas pengendalian biaya, serta optimalisasi struktur biaya layanan, tanpa mengurangi kualitas pelayanan kepada pasien. Digitalisasi dan integrasi data turut mendukung pengambilan keputusan berbasis informasi, memperkuat struktur keuangan, dan menjaga arus kas tetap sehat di tengah kebutuhan investasi pada layanan medis berkompleksitas tinggi.

From a financial perspective, the Board of Directors noted an improvement in financial performance, particularly in the second half of 2025. Operating revenue amounted to IDR 1,614.34 billion, an increase of 4% compared to IDR 1,554.69 billion in 2024. This improvement in margins was reflected in higher 4% YoY Gross Profit and EBITDA margin reaching 15%. These achievements were the result of improvements in the payer mix, asset optimization, cost control effectiveness, and optimization of the service cost structure, without compromising the quality of patient care. Digitalization and data integration further supported data driven decision making strengthened the financial structure, and maintained a healthy cash flow despite the need for investment in high-complexity medical services.

Direksi juga menyampaikan capaian positif dalam meningkatkan kapasitas dan stabilitas. Pemahaman budaya kerja 5C meningkat sebesar 12%, disertai tingkat perputaran karyawan pada periode pelaporan menurun cukup signifikan dari 17,7% pada tahun 2024 menjadi 13,3%. Selain itu, perbaikan pada stabilitas tenaga medis dan kesiapan talenta, diikuti dengan penguatan sistem pengembangan kompetensi dan kepemimpinan. Capaian ini memperkuat peran SDM sebagai fondasi mutu layanan dan keberlanjutan kinerja BMHS.

The Board of Directors also reported positive achievements in enhancing capacity and stability. Understanding of the 5C work culture increased by 12%, accompanied by a significant decrease in employee turnover during the reporting period from 17.7% in 2024 to 13.3%. Additionally, improvements in the stability of medical staff and talent readiness were accompanied by strengthening of the competency development and leadership systems. These achievements reinforce the role of HR as the foundation of service quality and the sustainability of BMHS's performance.

Peran dan Proses yang dilakukan Direksi

Direksi berperan aktif dalam merumuskan dan mengarahkan implementasi strategi BMHS. Penyusunan kebijakan strategis dilakukan dengan prinsip kehati-hatian, mempertimbangkan dinamika

Board of Directors' Role and Processes

The Board of Directors plays an active role in formulating and guiding BMHS's strategy implementation. Strategic policy formulation is conducted using a prudential principle, taking into

regulasi, kondisi industri, serta kesiapan internal, khususnya dari sisi SDM dan struktur biaya.

Direksi melakukan pemantauan kinerja secara berkala melalui indikator kinerja utama, evaluasi operasional dan keuangan, serta penyesuaian kebijakan secara responsif. Langkah tersebut dilakukan untuk memastikan efektivitas implementasi strategi serta menjaga fleksibilitas BMHS dalam merespons perubahan lingkungan usaha. Direksi juga mendorong keterlibatan seluruh manajemen dan insan BMHS melalui budaya kerja dan pemanfaatan sistem dan platform digital untuk mendukung pengambilan keputusan berbasis data.

Perbandingan Target dan Realisasi

Pada 2025, kinerja Perseroan menunjukkan dinamika sepanjang tahun, khususnya pada semester I yang dipengaruhi oleh perubahan regulasi serta proses konsolidasi operasional. Memasuki semester II, kinerja mulai menunjukkan perbaikan yang tercermin dari peningkatan pendapatan dan volume layanan, termasuk rawat inap, tindakan bedah, utilisasi tempat tidur, serta kontribusi layanan spesialis non-obgyn dan pediatri.

Perseroan terus menjalankan inisiatif peningkatan kapasitas tempat tidur sebagai bagian dari optimalisasi aset. Implementasi dilakukan secara bertahap, dengan kontribusi yang diharapkan semakin terlihat terhadap pertumbuhan kinerja pada periode mendatang. Sementera dari sisi profitabilitas, kinerja BMHS menunjukkan penguatan yang solid, tercermin pada perbaikan margin laba kotor dan EBITDA. Secara keseluruhan, BMHS mencatatkan pertumbuhan dua digit pada laba bersih dibandingkan tahun sebelumnya, sejalan dengan peningkatan pendapatan. Pencapaian ini mencerminkan keberhasilan BMHS dalam memperbaiki margin, memperkuat struktur biaya, meningkatkan kontribusi layanan di luar ibu dan anak, serta menjaga stabilitas tenaga medis dan retensi sumber daya manusia.

Tantangan dan Kebijakan Mengatasi Tantangan

Direksi menghadapi beberapa tantangan dalam mengelola BMHS sepanjang 2025. Dinamika kebijakan pembiayaan kesehatan, baik dari Jaminan Kesehatan Nasional (JKN) maupun asuransi memengaruhi pola rujukan, struktur pendapatan, serta tekanan biaya di sejumlah unit rumah sakit. Tantangan lain adalah meningkatnya kompleksitas kebutuhan dan kebutuhan

account regulatory dynamics, industry conditions, and internal readiness, particularly regarding human capital and cost structure.

The Board of Directors conduct regular performance monitoring through key performance indicators, operational and financial evaluations, and responsive policy adjustments. These steps are taken to ensure the effectiveness of strategy implementation and to maintain BMHS's flexibility in responding to changes in the business environment. The Board of Directors also encourage the involvement of all management and employees through a work culture and the use of digital systems and platforms to support data driven decision making.

Comparison of Targets and Realization

In 2025, the Company's performance showed fluctuations throughout the year, particularly in the first half, which was affected by regulatory changes and operational consolidation. Entering the second half, performance began to improve, as reflected in increased revenue and service volumes, including inpatient care, surgical procedures, bed occupancy, and contributions from non-obgyn and pediatric specialist services.

The Company continues to implement initiatives to increase bed capacity as part of its asset optimization efforts. Implementation is being carried out in phases, with the expected contributions becoming increasingly evident in performance growth in the coming periods. Meanwhile, in terms of profitability, BMHS's performance shows solid improvement, reflected in the improvement of gross profit margins and EBITDA. Overall, BMHS recorded double-digit growth in net profit compared to the previous year, in line with increased revenue. This achievement reflects BMHS's success in improving margins, strengthening cost structure, increasing the contribution of services beyond women and children care, and maintaining the stability of medical staff and human resource retention.

Challenges and Policies to Address Challenges

The Board of Directors dealt several challenges in managing BMHS throughout 2025. The dynamics of healthcare financing policies, both from the National Health Insurance (JKN) and private insurance, influenced referral patterns, revenue structure, and cost pressures in several hospital units. Another challenge was the increasing complexity of patient

pasien, yang menuntut kesiapan layanan klinis yang lebih tinggi dan konsistensi mutu layanan. Selain itu terdapat keterbatasan ketersediaan SDM, khususnya tenaga medis dan dokter spesialis.

Direksi merespons tantangan tersebut dengan berbagai pendekatan. Direksi melakukan penyesuaian operasional melalui disiplin biaya, evaluasi struktur layanan, serta pengelolaan pasien, tanpa mengesampingkan prinsip inklusivitas layanan. Direksi juga memperkuat kapabilitas klinis pada layanan prioritas, menyamakan standar *patient journey*, serta memastikan kesiapan sistem dan tim medis di seluruh jaringan. Pada sisi SDM, Direksi fokus pada pengelolaan talenta dan hubungan jangka panjang dengan tenaga medis melalui pengembangan kompetensi, sistem pembelajaran klinis, serta penguatan tata kelola klinis.

Prospek Usaha

Industri layanan kesehatan Indonesia tetap prospektif, sesuai posisinya sebagai sektor prioritas untuk mendukung kehidupan. Perubahan demografi dan kesadaran kesehatan masyarakat turut membentuk prospek industri ke depan. Pertumbuhan keluarga muda, meningkatnya prevalensi penyakit kronis, serta bertambahnya populasi usia lanjut mendorong kebutuhan layanan kesehatan yang lebih terintegrasi dan terpercaya.

Prospek usaha ke depan bertumpu pada kemampuan menghadirkan layanan dalam satu ekosistem disertai dengan kehadiran teknologi. Menjawab prospek tersebut, Direksi menempatkan layanan ibu dan anak serta pengembangan layanan medis kompleks sebagai prioritas pendorong pertumbuhan. Selain itu, BMHS akan melakukan ekspansi yang terukur dan berbasis kesiapan internal, menyeimbangkan penguatan fundamental, disiplin struktur biaya, penyiapan SDM, pemanfaatan teknologi medis presisi, serta tetap konsisten memperdalam fokus layanan ibu dan anak melalui subspesialis.

Penerapan Governansi

Direksi menempatkan governansi sebagai kerangka kerja dalam mengambil keputusan, mengelola risiko, dan menjaga integritas yang berbasis kepercayaan publik. Prinsip perilaku beretika, transparansi, dan akuntabilitas diterapkan di seluruh

needs and demands, which required higher clinical service readiness and consistent service quality. Additionally, there were limitations in the availability of human capital, particularly competent medical staff and specialists.

The Board of Directors is addressing these challenges through a number of approaches. The Board of Directors are implementing operational adjustments through cost discipline, service structure evaluation, and patient management, without compromising the principle of service inclusivity. The Board of Directors are also strengthening clinical capabilities in priority services, standardizing the patient journey, and ensuring the readiness of systems and medical teams across the entire network. On the human capital side, the Board of Directors are focusing on talent management and long-term relationships with medical staff through competency development, clinical learning systems, and the strengthening of clinical governance.

Business Outlook

Indonesia's healthcare industry remains promising, given its position as a priority sector for supporting life. Demographic shifts and growing public health awareness are shaping the industry's future outlook. The growth of young families, the rising prevalence of chronic diseases, and the expanding elderly population are driving the need for more integrated and trustworthy healthcare services.

Future business prospects hinge on the ability to deliver services within a single ecosystem supported by technology. To respond to these prospects, the Board of Directors are prioritizing women and children health services and the development of complex medical services as key drivers for growth. Additionally, BMHS will pursue measured expansion based on internal readiness, balancing the strengthening of fundamentals, cost structure discipline, human capital development, the use of precision medical technology, and will be consistently deepening our focus on women and children services through subspecialists.

Governance Implementation

The Board of Directors sees governance as the framework for decision-making, risk management, and maintaining integrity based on public trust. The ethical conduct, transparency, and accountability principles are applied throughout BMHS's ecosystem, and the

ekosistem BMHS. Direksi memastikan penerapan governansi korporat dan aspek LST sebagai satu kesatuan terintegrasi dalam pengelolaan BMHS. Melalui kerangka LST "IBU", BMHS mewujudkan governansi keberlanjutan, antara lain dengan memperkuat sistem pengendalian internal dan manajemen risiko; praktik operasional yang efisien dan bertanggung jawab; serta komitmen menjaga mutu layanan, keselamatan pasien, dan kepercayaan publik. Pada praktiknya, BMHS melakukan implementasi sistem antikorupsi melalui penerapan kode etik yang ketat, kewajiban penandatanganan pakta integritas bagi seluruh mitra dan SDM, serta pemisahan fungsi yang jelas untuk menghindari potensi benturan kepentingan.

Board of Directors ensure the corporate governance and ESG aspects are applied in an integrated whole in the management of BMHS. Through the "IBU" ESG framework, BMHS applies sustainable governance, which includes strengthening internal control systems and risk management; efficient and responsible operational practices; and a commitment to maintaining service quality, patient safety, and public trust. In practice, BMHS applies an anti-corruption system through the application of a strict code of ethics, the requirement for all partners and employees to sign integrity pacts, and clear separation of functions to avoid potential conflicts of interest.

BMHS terus menyempurnakan penerapan governansi korporat, salah satunya dengan asesmen governansi secara eksternal dengan mengacu pada prinsip dan rekomendasi Pedoman Umum Governansi Korporat Indonesia. Pada 2025, Perseroan melakukan pengukuran penerapan GCG dengan eksternal assesor sesuai dengan indikator Pedoman Umum Governansi Korporat Indonesia (PUGKI) dengan skor 96,3 dengan kategori Sangat Baik serta Asean Corporate Governance Scorecard (ACGS) dengan skor 106,50 dengan kategori *Leadership in Corporate Governance*. Asesmen ini merupakan sarana evaluasi yang independen untuk mengidentifikasi area perbaikan dan pertumbuhan masa depan.

BMHS continues to refine its corporate governance practices, including its external governance assessments based on the principles and recommendations of the Indonesian Corporate Governance Code. In 2025, the Company's conducted an assessment of our corporate governance implementation with an external assessor in accordance with the indicators of the Indonesian General Corporate Governance Guidelines (PUGKI), achieving a score of 96.3 and a rating of Very Good, as well as the ASEAN Corporate Governance Scorecard (ACGS), achieving a score of 106.50 and a rating of Leadership in Corporate Governance. This assessment serves as an independent evaluation tool to identify areas for improvement and future growth.

Penutup dan Apresiasi

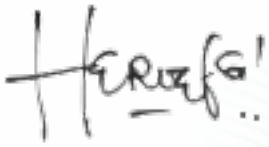
Direksi menyampaikan apresiasi dan terima kasih kepada seluruh pemangku kepentingan atas kepercayaan dan dukungan yang diberikan kepada PT Bundamedik Tbk sepanjang 2025. Direksi percaya keterlibatan dan kolaborasi yang terbangun di seluruh ekosistem BMHS menjadi fondasi utama dalam mewujudkan kinerja selanjutnya, sejalan dengan semangat *Engage to Perform*.

Closing and Appreciation

The Board of Directors would like to express our appreciation and gratitude to all stakeholders for the trust and support extended to PT Bundamedik Tbk throughout 2025. The Board of Directors believe that this engagement and collaboration fostered across BMHS's entire ecosystem will serve as the primary foundation for achieving future performance, in line with the spirit of Engage to Perform.

Jakarta, April 2026

Atas Nama Direksi | On behalf of the Board of Directors



Agus Heru Darjono

Direktur Utama
President Director

Profil Perusahaan
Company Profile

Identitas Perusahaan
Company Identity

Nama Perusahaan Company Name	**PT Bundamedik Tbk** **BMHS tidak melakukan perubahan nama hingga akhir tahun 2025.** BMHS did not change its name during 2025.
Bidang Usaha Business Field	**Aktivitas rumah sakit swasta.** Activities of private hospitals.
Tanggal Pendirian Date of Establishment	**13 April 1978** April 13, 1978
Dasar Hukum Pendirian Legal Basis of Establishment	**Akta Pendirian BMHS Terbatas No. 21 tanggal 13 April 1978, yang dibuat di hadapan Adlan Yulizar, S.H., Notaris di Jakarta.** Deed of Establishment as a Limited Liability Company No. 21 dated April 13, 1978, made before Adlan Yulizar, S.H., Notary in Jakarta.
Modal Dasar Authorized Capital	**Rp400.000.000.000**
Modal Ditempatkan dan Disetor Penuh Issued and Fully Deposited Capital	**Rp172.068.323.520**
Kode Saham Share Code	**BMHS**
Alamat Address	**PT Bundamedik Tbk** **Jl. Teuku Cik Ditiro No. 28 Menteng, Jakarta 10350 –Indonesia** **Nomor Telepon: (021) 3192-3344/(021) 3190-5915** **Situs web: www.bmhs.co.id** **Email: corsec@bmhs.co.id** **BMHS tidak memiliki kantor cabang/perwakilan sampai dengan akhir 2025.** **BMHS did not have any branch/representative offices until the end of 2025.**

Sekilas Perusahaan
Company Overview

Berawal dari klinik bersalin yang didirikan oleh dr. Rizal Sini, Sp. OG pada 1961, PT Bundamedik Tbk tumbuh dan berkembang hingga diresmikan sebagai Rumah Sakit Bersalin Bunda pada 27 Maret 1973. Selanjutnya, melalui Akta Pendirian BMHS Terbatas No. 21 tanggal 13 April 1978, Rumah Sakit Bersalin Bunda dikukuhkan badan hukumnya sebagai PT Bundamedik, dan memperoleh pengesahan Kementerian Kehakiman

Starting as a maternity clinic established by dr. Rizal Sini, Sp.OG, in 1961, PT Bundamedik Tbk grew and evolved until it was officially established as Rumah Sakit Bersalin Bunda on March 27, 1973. Subsequently, through the Deed of Establishment of a Limited Liability Company No. 21 dated 13 April 1978, Rumah Sakit Bersalin Bunda was legally incorporated as PT Bundamedik and obtained approval from the Ministry of Justice based

melalui Surat Keputusan No. YA.5/160/18 tanggal 28 September 1978, serta diumumkan dalam Berita Negara Republik Indonesia No. 555 tanggal 3 Juni 1988.

Seiring meningkatnya kepercayaan dan kebutuhan masyarakat, PT Bundamedik Tbk memperluas layanannya dan mendirikan berbagai anak perusahaan yang berfokus di layanan kesehatan, penunjang medis, serta sektor pendukung seperti perhotelan, *medical tourism*, dan konsultasi manajemen. Keseluruhan layanan tersebut, mulai dari rumah sakit, klinik, pusat fertilitas, laboratorium, hingga layanan penunjang lainnya; saling terintegrasi sehingga membentuk ekosistem BMHS yang lengkap dan saling mendukung. Inovasi menjadi fondasi pertumbuhan BMHS, termasuk penyediaan operasi minimal invasif berbasis robotik, penerapan teknologi *Preimplantation Genetic Screening* (PGS) dan *Time Lapse Embryo Monitoring* melalui Morula IVF Indonesia, transplantasi ginjal, *robotic skin sparing mastectomy*, dan *Neonatal Intensive Care Unit* (NICU) dengan program the *Family Integrated CARE* (FICARE) untuk mendukung keterlibatan orang tua dalam perawatan bayi prematur dan meningkatkan keberhasilan menyusui.

Momentum pertumbuhan ini kemudian diperkuat dengan pencatatan saham BMHS di Bursa Efek Indonesia pada 2021, yang mendukung penguatan permodalan dan ekspansi ekosistem layanan kesehatan melalui akuisisi sejumlah rumah sakit. Selanjutnya, BMHS melakukan peningkatan kapasitas, integrasi layanan, dan standardisasi operasional dalam jaringan BMHS. Transformasi digital dilaksanakan secara bertahap, termasuk pengembangan platform One Bunda sebagai sistem integrasi layanan dan informasi pasien di seluruh ekosistem. BMHS juga memastikan pemenuhan standar akreditasi nasional dan internasional guna menjaga mutu layanan.

Secara organisasi, BMHS terus memperkuat governansi korporat melalui penyempurnaan kebijakan, peningkatan efektivitas pengawasan, serta perbaikan proses pengendalian internal dan manajemen risiko. Integrasi prinsip-prinsip keberlanjutan ke dalam proses bisnis terus dilakukan dengan menerapkan aspek Kerangka Kerja Lingkungan, Sosial, dan Tata Kelola (LST) "IBU" yang menjadi pilar keberlanjutan BMHS. Melalui kerangka ini, BMHS memastikan bahwa setiap keputusan strategis, operasional, dan pelayanan tetap berorientasi pada praktik bisnis yang bertanggung

on Decree No. YA.5/160/18 dated September 28, 1978, and was later announced in the State Gazette of the Republic of Indonesia No. 555 dated 3 June 1988.

In line with increasing public trust and growing healthcare needs, PT Bundamedik Tbk expanded its services and established subsidiaries focusing on healthcare services, medical support services, as well as supporting sectors such as hospitality, medical tourism, and management consulting. These services—ranging from hospitals, clinics, fertility centers, and laboratories to other supporting services—were integrated to form a comprehensive and interconnected BMHS ecosystem. Innovation served as the foundation for BMHS's growth, including the provision of robotic-assisted minimally invasive surgery, the adoption of Preimplantation Genetic Screening and Time-Lapse Embryo Monitoring technologies through Morula IVF Indonesia, development of kidney transplant services, robotic skin sparing mastectomy, and enhancement of Neonatal Intensive Care Unit services through the Family Integrated CARE (FICARE) program to support parental involvement in the care of premature babies and increase breastfeeding success.

This growth momentum was further strengthened by BMHS's listing on the Indonesia Stock Exchange in 2021, which supported capital strengthening and the expansion of its healthcare services ecosystem through the acquisition of several hospitals. Subsequently, BMHS enhanced its capacity, integrated services, and standardized operations across the BMHS network. Digital transformation has been implemented in stages, including the development of the OneBunda platform as an integrated service and patient information system across the ecosystem. BMHS also ensures compliance with national and international accreditation standards to maintain service quality.

Organizationally, BMHS continued to strengthen its corporate governance through the refinement of policies, enhanced supervisory effectiveness, and improvements in internal control and risk management processes. The integration of sustainability principles into business processes remains a priority, and is implemented through the Environmental, Social, and Governance (ESG) Framework "IBU", which serves as BMHS's sustainability pillar. Through this framework, BMHS ensures that all strategic, operational, and service-related decisions are aligned with responsible

jawab, pengelolaan dampak lingkungan yang lebih baik, serta peningkatan kualitas pelayanan dan keselamatan pasien.

Penguatan *Centers of Excellence* terus dilakukan melalui pengembangan teknologi medis, penyempurnaan prosedur, dan peningkatan kompetensi tenaga kesehatan. Implementasi bedah robotik generasi kedua ini menghadirkan presisi lebih tinggi, minimal invasif, dengan pemulihan yang lebih cepat bagi pasien. Di bidang uro-nefrologi, BMHS mencatatkan tingkat keberhasilan sangat baik untuk transplantasi ginjal. Selain itu, BMHS juga menjadi pionir inovasi *robotik skin sparing mastectomy* di Asia Tenggara dan memberi pendekatan perawatan yang lebih aman serta estetis bagi pasien kanker payudara. Pada entitas anak, Morula IVF Indonesia mengembangkan inovasi fertilitas seperti *Preimplantation Genetic Testing for Aneuploidy* (PGT-A), sementara Diagnos memperkuat layanan diagnostik melalui peluncuran Smart MCU Report berbasis AI, yang memungkinkan deteksi risiko kesehatan secara lebih akurat dan komprehensif.

Enam pilar *Investment Highlights* menggambarkan arah strategis BMHS dalam memperkuat daya saing dan menciptakan nilai jangka panjang bagi pemangku kepentingan.

business practices, improved environmental impact management, and continuous enhancement of service quality and patient safety.

The strengthening of the Centers of Excellence continues through the development of medical technologies, the refinement of clinical procedures, and the enhancement of healthcare professionals' competencies. The second-generation robotic surgery has delivered greater precision advantages and expanded the range of minimally invasive treatment options for patients. In the field of uro-nephrology, BMHS has achieved a very strong success rate in kidney transplant procedures. In addition, BMHS has pioneered robotic skin sparing mastectomy in Southeast Asia, offering a safer and more aesthetically favorable treatment approach for breast cancer patients. At the subsidiary level, Morula IVF Indonesia has advanced fertility innovations such as Preimplantation Genetic Testing for Aneuploidy (PGT-A), while Diagnos has strengthened diagnostic services through the launch of an AI-based Smart MCU Report, enabling more accurate and comprehensive health risk detection.

The six pillars of the Investment Highlights describes BMHS's strategic direction in strengthening its competitiveness and creating long-term value for stakeholders.

Strategic Ecosystem Healthcare Synergy

01

Fokus dalam membangun ekosistem layanan kesehatan yang terintegrasi dengan sinergi seluruh jaringannya yang mencakup seluruh fase kehidupan.

Focusing on the development of an integrated healthcare services ecosystem through strong synergy across the entire network, covering all stages of life.

Organization Fundamental Improvement

02

Mencerminkan upaya BMHS untuk terus memperkuat fondasi organisasi melalui pembentukan lingkungan kerja yang sehat, pengembangan kepemimpinan masa depan melalui program manajemen talenta, serta penerapan peluang yang setara bagi seluruh karyawan untuk berkarier dan memimpin. Upaya peningkatan fundamental ini turut tercermin dari membaiknya tingkat *turnover* karyawan dan penguatan implementasi Kerangka Kerja LST di seluruh unit dan anak usaha.

Reflecting BMHS's ongoing efforts to strengthen its organizational foundation by fostering a healthy work environment, to develop future leaders through talent management programs, and to ensure equal opportunities for all employees to grow and assume leadership roles. These fundamental improvements are also reflected in a lower employee turnover rate and the strengthened implementation of the ESG Framework across all units and subsidiaries.

Customer Perception & Trust

03

Menekankan pentingnya persepsi dan kepercayaan pelanggan. BMHS terus menyempurnakan *patient journey* melalui OneBunda dan penguatan kompetensi sumber daya manusia melalui program pelatihan yang terstruktur. Upaya ini berdampak pada peningkatan mutu layanan dan capaian indeks kepuasan pelanggan.

Emphasizing the importance of customer perception and trust. BMHS continuously enhances the patient journey through OneBunda and strengthens the competencies of human capital through structured training programs. These efforts contribute to improved service quality and higher customer satisfaction index achievements.

Strengthen Center of Excellence (CoE) of Women & Children

04

Fokus BMHS untuk terus memperkuat *Center of Excellence* (CoE) layanan ibu dan anak, yang menjadi kompetensi inti dan diferensiasi utamanya. BMHS meluncurkan layanan Bunda Homecare, layanan kunjungan medis langsung ke tempat pasien, yang menyediakan vaksinasi dan pemeriksaan kesehatan. Selain itu, kapasitas dan kualitas layanan juga ditingkatkan termasuk penguatan dan penambahan fasilitas NICU bagi bayi baru lahir dengan kondisi khusus.

Underscoring BMHS's focus on continuously enhancing its Women and Children Centers of Excellence, which represent its core competencies and key differentiators. BMHS has launched Bunda Homecare, a medical home-visit service providing vaccinations and health screenings. In addition, service capacity and quality are further enhanced, including the strengthening and expanding NICU facilities for newborns requiring specialized care.

Leading Healthcare Innovation through Centers of Excellence

05

Menunjukkan langkah strategis penguatan *Center of Excellence* (CoE) dalam kepemimpinan inovasi layanan kesehatan di Indonesia dengan menghadirkan teknologi dan prosedur medis berstandar internasional.

Demonstrating strategic initiatives to strengthen Centers of Excellence (CoE) as leaders in healthcare innovation in Indonesia by introducing internationally standardized medical technologies and procedures.

Maximizing Current Asset Utilisation

06

Memastikan bahwa setiap aset yang dimiliki BMHS memberikan kinerja optimal melalui efisiensi operasional, peningkatan kapasitas layanan, serta optimalisasi pemanfaatan fasilitas dan jaringan ekosistem PT Bundamedik Tbk.

Ensuring that all Company assets deliver optimal performance through operational efficiency, increased service capacity, and optimized utilization of facilities and the broader PT Bundamedik Tbk ecosystem network.

Jejak Langkah
Milestones



1970 → 2015

1973
dr. Rizal Sini, Sp.OG mendirikan Rumah Sakit Bersalin Bunda di Jakarta.
dr. Rizal Sini, Sp.OG established Rumah Sakit Bersalin Bunda in Jakarta.

1978
- Rumah Sakit Bersalin Bunda resmi menjadi usaha pelayanan rumah sakit berbadan hukum dengan pendirian PT Bundamedik.
- Kerja sama dengan Queen Elizabeth Hospital dan University of Adelaide, Australia.
- Rumah Sakit Bersalin Bunda officially became a legal entity hospital service business with the establishment of PT Bundamedik.
- Collaborated with Queen Elizabeth Hospital and University of Adelaide, Australia.

1995
- BMHS mendirikan anak perusahaan bernama PT Bunda Minang Citra.
- Rumah Sakit Umum Bunda Padang mulai beroperasi.
- BMHS established a subsidiary called PT Bunda Minang Citra.
- Rumah Sakit Umum Bunda Padang began operations.

1997
- BMHS mengoperasikan Klinik IVF pertama.
- BMHS mendirikan Klinik Fertilitas Morula (KFM).
- BMHS operated its first IVF Clinic.
- BMHS established Klinik Fertilitas Morula (KFM).

2006
BMHS melakukan perubahan nama Klinik Fertilitas Morula (KFM) menjadi Morula IVF Jakarta.
BMHS changed the name of Morula Fertility Clinic (KFM) to Morula IVF Jakarta.

2007
BMHS mendirikan perusahaan asosiasi bernama PT Diagnos Laboratorium Utama.
BMHS established an associated company called PT Diagnos Laboratorium Utama.

2008
RSU Bunda Margonda mulai beroperasi.
Bunda Margonda Hospital started operating.

2010
BMHS mendirikan anak perusahaan bernama PT Prima Dental Medika.
BMHS established a subsidiary called PT Prima Dental Medika.

2012
- BMHS mendirikan anak perusahaan bernama PT Morula Indonesia, PT Visiscan Indonesia, dan PT Sasana Mitra Bunda.
- RS Bunda Group menjadi rumah sakit pertama yang melaksanakan operasi dengan teknologi bedah robotik (*robotic surgery*) untuk operasi invasif minimal.
- BMHS established subsidiaries called PT Morula Indonesia, PT Visiscan Indonesia, and PT Sasana Mitra Bunda.
- RS Bunda Group became the first hospital to perform surgeries using surgical technology robotic surgery for minimally invasive surgery.

2013
- BMHS mengelola 3 klinik fertilitas di bawah Morula IVF Indonesia yang terletak di Padang, Margonda, dan Surabaya.
- RSIA Citra Ananda mulai beroperasi.
- BMHS manages 3 fertility clinics under Morula IVF Indonesia located in Padang, Margonda and Surabaya.
- Citra Ananda Women and Children Hospital began operations.

2015
Morula IVF Indonesia menjadi klinik IVF pertama untuk memperkenalkan Preimplantation Genetic Screening (PGS).
Morula IVF Indonesia became the first IVF clinic to introduce Preimplantation Genetic Screening (PGS).



2016 — 2025

2016

- BMHS mendirikan anak perusahaan bernama PT Bunda Medika Wisesa.
- Morula IVF Indonesia mengelola klinik fertilitas di RS Melinda 2 Bandung.
- Morula IVF Indonesia memperkenalkan teknologi baru yaitu *Time Lapse Embryo Monitoring System*.
- Morula IVF Jakarta diakreditasi oleh The Reproductive Technology Accreditation Committee (RTAC) – Fertility Society of Australia.
- BMHS established a subsidiary called PT Bunda Medika Wisesa.
- Morula IVF Indonesia managed a fertility clinic at RS Melinda 2 Bandung.
- Morula IVF Indonesia introduced new technology, namely the Time Lapse Embryo Monitoring System.
- Morula IVF Jakarta was accredited by The Reproductive Technology Accreditation Committee (RTAC) – Fertility Society of Australia.

2017

- BMHS mendirikan anak perusahaan bernama PT BMHS Diklat Indonesia dan PT Bunda Global Pharma.
- Morula IVF Indonesia mengelola klinik IVF di Makassar dan Pontianak.
- Morula IVF Indonesia beroperasi dengan entitas sendiri.
- BMHS established subsidiaries called PT BMHS Diklat Indonesia and PT Bunda Global Pharma.
- Morula IVF Indonesia managed IVF clinics in Makassar and Pontianak.
- Morula IVF Indonesia operated as its own entity.

2018

Morula IVF Indonesia mengelola klinik IVF di Tangerang dan Yogyakarta.
Morula IVF Indonesia managed IVF clinics in Tangerang and Yogyakarta.

2019

Grand Opening Klinik BIC Vida, Laboratorium Klinik Diagnos Ciputat & Klinik Onkologi RSU Bunda Jakarta.
Grand Opening of BIC Vida Clinic, Ciputat Diagnos Clinic Laboratory & Oncology Clinic Bunda Jakarta Hospital.

2020

Grand Opening Laboratorium Klinik Diagnos Padang.
Grand Opening of Diagnos Clinical Laboratory Padang.

2021

- BMHS melakukan Penawaran Umum Perdana pada 6 Juli 2021 dengan kode saham BMHS.
- BMHS mendirikan PT Bunda Medika Dewata.
- BMHS melakukan akuisisi atas PT Pintu Ilmu, pemilik dan pengelola RSIA Az Zahra Palembang.
- Perubahan nama RSIA Citra Ananda menjadi RSIA Bunda Ciputat.
- Perubahan nama RSU BMC Padang menjadi RSU Bunda Padang.
- BMHS conducted an Initial Public Offering on July 6, 2021 under the stock code BMHS.
- BMHS established PT Bunda Medika Dewata.
- BMHS acquired PT Pintu Ilmu, owner and manager of Az Zahra Palembang Women and Children Hospital.
- Name change of Citra Ananda Women and Children Hospital to Bunda Ciputat Women and Children Hospital.
- Name change of BMC Padang Hospital to Bunda Padang Hospital.

2022

- BMHS melakukan akuisisi atas RSU Citra Harapan, RSJP Paramarta Bandung, dan RSIA Pusura Tegalsari.
- BMHS mendirikan anak perusahaan dengan nama PT Bunda Graha Properti.
- BMHS melakukan penambahan jumlah kepemilikan saham di PT Diagnos Laboratorium Utama Tbk menjadi mayoritas sebesar 41,20%.
- BMHS acquired Citra Harapan Hospital, RSJP Paramarta Bandung, and Pusura Tegalsari Women and Children Hospital.
- BMHS established a subsidiary called PT Bunda Graha Properti.
- BMHS increased its share ownership in PT Diagnos Laboratorium Utama Tbk to a majority of 41.20%.

2023

- BMHS meresmikan RSIA Bunda Denpasar.
- Hari jadi BMHS ke-50 tahun.
- Peluncuran "OneBunda", platform digital yang menyatukan rangkaian layanan kesehatan dalam ekosistem BMHS.
- BMHS inaugurated Bunda Denpasar Women and Children Hospital.
- BMHS's 50th anniversary.
- Launch of "OneBunda", a digital platform that brings together a range of health services in BMHS's ecosystem.

2024

- Transplantasi ginjal pertama di RSU Bunda Jakarta.
- Kolaborasi Morula IVF Indonesia dengan Jinxin Life Asia Healthcare Investment Group Pte. Ltd.
- The first kidney transplant at Bunda Hospital Jakarta.
- Morula IVF Indonesia collaboration with Jinxin Life Asia Healthcare Investment Group Pte. Ltd.

2025

- Peresmian Bunda Executive Clinic di RSU Bunda Padang.
- Peluncuran Bunda Homecare.
- Peresmian Bunda Clinic MRT Dukuh Atas, klinik pertama BMHS di pusat transportasi publik.
- Akuisisi Rumah Sakit Ibu dan Anak Pusura Tegalsari dari PT Morula Indonesia ke PT Bundamedik Tbk.
- Inauguration of Bunda Executive Clinic at Bunda Padang Hospital.
- Launch of Bunda Homecare.
- Inauguration of Bunda Clinic MRT Dukuh Atas, BMHS's first clinic located within a public transportation hub.
- Acquisition of Rumah Sakit Ibu dan Anak Pusura Tegalsari from PT Morula Indonesia by PT Bundamedik Tbk.

Visi, Misi, dan Nilai Perusahaan

Vision, Mission, and Values of the Company

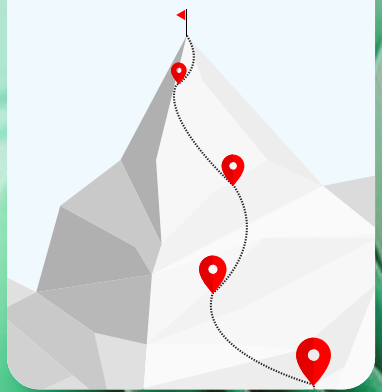
bmhs since 1973

All Life. All Care. Because Family Matters

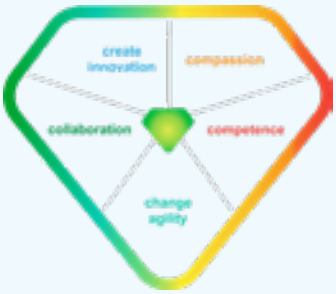
Visi
Vision

PT Bundamedik Tbk menjadi grup penyedia layanan kesehatan terdepan yang paling bernilai dan inovatif di Indonesia.

PT Bundamedik Tbk to become the most valuable and innovative leading healthcare group in Indonesia.



Nilai Perusahaan
Company Values



BMHS 5C

Misi
Mission

1. Terus berkembang dalam penyediaan layanan kesehatan yang memiliki kekhususan.
2. Memiliki efisiensi yang tinggi dalam bisnis dan investasi.
3. Memiliki sumber daya manusia yang bermotivasi tinggi dan produktif.
4. Mengembangkan ekspansi bisnis yang inovatif di bawah payung layanan kesehatan.

1. Continually developing in very specific healthcare services.
2. Having high efficiency in business and investment.
3. Having highly motivated and productive human resources.
4. Developing innovative business expansion under one umbrella of healthcare.

Nilai-Nilai Perusahaan
Corporate Values

BMHS 5C ditetapkan sebagai nilai dan budaya BMHS. Nilai - nilai ini mengokohkan 9 indikator perilaku untuk menciptakan individu BMHS yang unggul, berkualitas, serta memiliki kompetensi dan karakter yang baik.

BMHS 5C values have been established as BMHS's core values and culture. These values underpin nine behavioral indicators designed to foster outstanding, high-caliber employees who possess strong competencies and good character.

Compassion

Compassion
Kesadaran welas-asih dalam bentuk empati dan simpati yang diwujudkan dalam pelayanan tulus secara berkesinambungan untuk mendorong setiap individu bertumbuh-kembang menjadi lebih baik.
Compassion awareness in the manner of empathy and sympathy expressed in sincere service on an ongoing basis to encourage each individual to grow and develop for the better.

Integrity
Jujur dan dapat dipercaya dalam setiap tindakan, setia pada etika profesi dan etika bisnis yang sejalan dengan nilai-nilai organisasi.
Honest and trustworthy in every action, loyal to professional and business ethics in accordance with organizational values.

Ownership
Memiliki inisiatif, mandiri, tekun, bertanggung jawab, setia pada profesi dan Perusahaan.
Have the initiative, be independent, diligent, responsible, loyal to the profession and the Company.

Competence

Competence
Mampu memimpin diri sendiri dalam memberikan yang terbaik dan terus belajar untuk meningkatkan kemampuan.
Able to lead oneself in giving the best and continue to learn to improve one's abilities.

Service Excellence
Mampu memberikan layanan di atas harapan yang diinginkan dalam meningkatkan loyalitas pelanggan.
Able to provide services above and beyond the desired expectations to increase customers loyalty.

Leadership
Mampu menjadi teladan, memimpin diri sendiri dan orang lain, serta menciptakan kader.
Able to be a role model, lead oneself and others, and create cadres.

Result with Quality
Menguasai pekerjaan dalam bidangnya dengan mengedepankan produktivitas dan hasil yang berkualitas.
Work mastery in one's field through prioritizing productivity and highquality results.

Change Agility

Change Agility
Cerdas dan tangkas dalam menghadapi setiap tantangan dan perubahan.
Smart and agile in facing every challenge and change.

Collaboration

Collaboration
Berpikir terbuka, berkomunikasi secara efektif, dan membangun kerja sama sinergis.
Open-minded, communicate effectively, and build synergistic partnerships.

Communication
Berpikir terbuka, bersikap sopan, menyampaikan ide dan gagasan secara efektif untuk membangun komitmen dan hubungan baik.
Open-minded, polite, communicate ideas effectively to build commitment and rapport.expectations to increase customers loyalty.

Teamwork
Menghargai perbedaan, bekerja sama secara efektif, membangun tim, dan mengelola konflik secara produktif.
Value differences, work together effectively, build teams, and manage conflict productively.

Create Innovation

Create Innovation
Proaktif melakukan perbaikan berkelanjutan, berani menyampaikan ide-ide baru yang kreatif dan inovatif.
Proactively carry out continuous improvements, dare to deliver new creative and innovative ideas.

***Engage** to Perform*



Kegiatan Usaha
Business Activities

Berdasarkan Pasal 3 Anggaran Dasar PT Bundamedik Tbk, yang dimuat dalam Akta Pernyataan Keputusan Rapat Perubahan Anggaran Dasar Nomor 77 tanggal 19 Juni 2023, BMHS menjalankan kegiatan usaha utama aktivitas rumah sakit swasta serta dapat melaksanakan kegiatan usaha penunjang, sebagai berikut:

1. Membantu pemerintah dalam membina, memupuk, dan memelihara kesehatan rakyat dan meningkatkan kesejahteraan sosial masyarakat pada umumnya;
2. Mendirikan dan menyelenggarakan rumah sakit-rumah sakit yang lengkap dan modern dan usaha lain yang ada hubungannya dengan itu; dan
3. Menjalankan usaha yang berkaitan dengan poin 1 dan 2 di atas, baik langsung maupun tidak langsung asal tidak bertentangan dengan undang-undang dan/atau ketentuan yang berlaku.

Layanan Kesehatan

BMHS menyediakan layanan kesehatan holistik yang mencakup seluruh fase siklus kehidupan "*From Embryo Throughout Life*". Dengan pendekatan yang humanis dan berpusat pada pasien, BMHS menghadirkan pengalaman layanan yang nyaman, empatik, dan mendukung proses pemulihan secara optimal. Sejalan dengan filosofi "*Because Family Matters*", BMHS menyediakan berbagai layanan dan fasilitas yang dirancang untuk memenuhi kebutuhan kesehatan setiap anggota keluarga dalam satu ekosistem layanan yang terpadu.

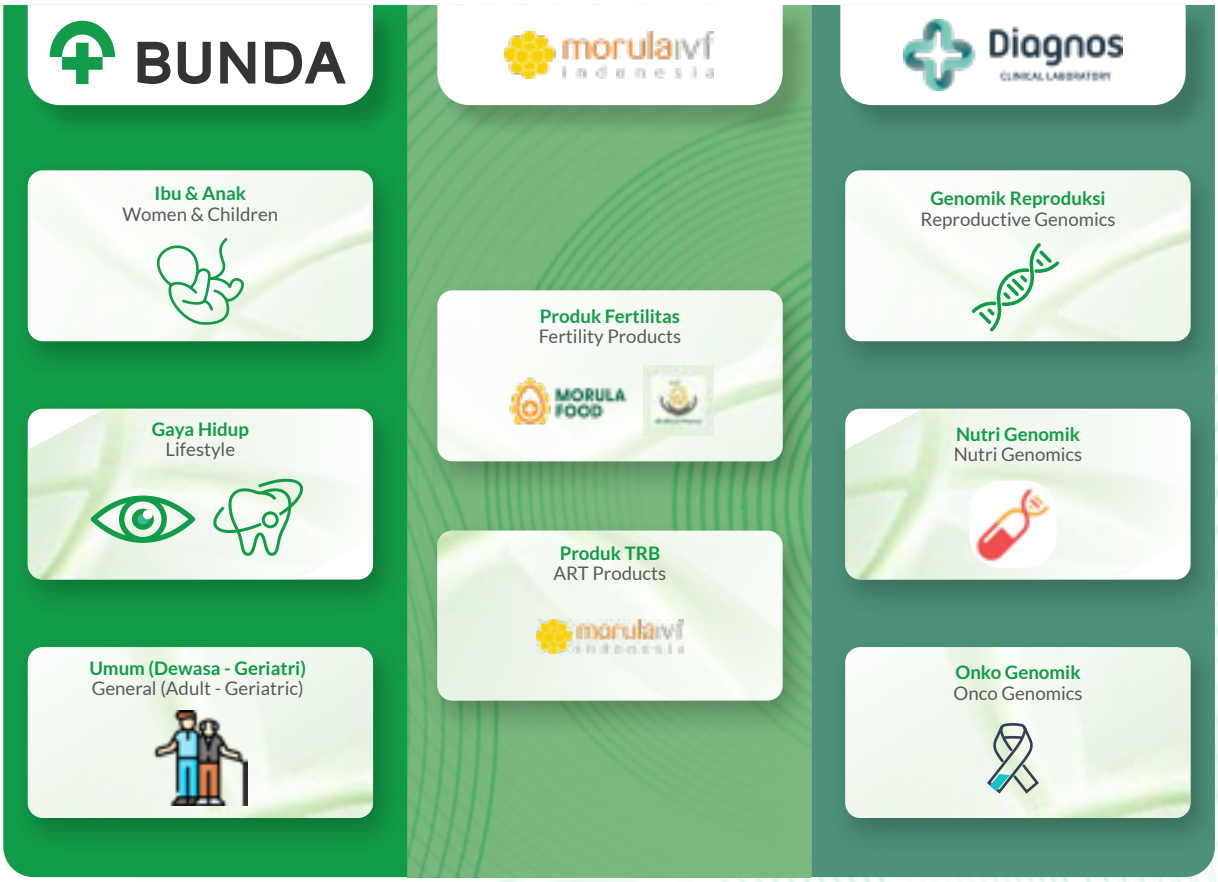
Based on Article 3 of the Articles of Association of PT Bundamedik Tbk, as set forth in the Deed of Statement of Meeting Resolutions concerning Amendments to the Articles of Association No. 77 dated 19 June 2023, BMHS carries out its principal business activities in the field of private hospital operations and also carry out supporting business activities that include:

1. Assisting the Government in developing, cultivating, and maintaining people'd health and improving the general social welfare in general;
2. Establishing and operating complete and modern hospitals and other related businesses; and
3. Carrying out business activities related to points (1) and (2) above, either directly or indirectly, as long as it dows not conflict with applicable laws and regulations.

Healthcare Services

BMHS provides holistic healthcare services covering the entire life cycle, "from embryo throughout life." With a humanistic and patient-centered approach, BMHS delivers a care experience that is comfortable, empathetic, and supportive for optimal recovery. Based on the philosophy of "Because Family Matters," BMHS offers a wide range of services and facilities designed to meet the healthcare needs of every family member within a single, integrated healthcare ecosystem.


Speciality Hospital
IVF Clinic
Diagnostic Lab
Medical Evacuation
Hospitals
bmhs
since 1973
Pharmacy
BIC Clinics
Medical Tourism
Dental Clinics
Medical Training Program & Research


BUNDA
morulaivf indonesia
Diagnos
Ibu & Anak
Women & Children
Genomik Reproduksi
Reproductive Genomics
Produk Fertilitas
Fertility Products
MORULA FOOD
Gaya Hidup
Lifestyle
Nutri Genomik
Nutri Genomics
Produk TRB
ART Products
Umum (Dewasa - Geriatri)
General (Adult - Geriatric)
Onko Genomik
Onco Genomics

Layanan kesehatan dalam ekosistem Bundamedik Healthcare Systems (BMHS) mencakup:

Healthcare services within the Bundamedik Healthcare Systems (BMHS) ecosystem include:

RS Bunda Group

Menyediakan pelayanan kesehatan *Women's Health, Pediatric, Robotic Surgery, Oncology Center, Digestive Center, Cardiovascular Center, Orthopedic Center, Urology Center, Brain & Spine Center* yang didukung teknologi medis modern. Saat ini BMHS mengoperasikan 5 rumah sakit ibu dan anak, 4 rumah sakit umum, dan 1 rumah sakit jantung dan pembuluh darah.

Provides health services including Women's Health, Pediatric, Robotic Surgery, Oncology Center, Digestive Center, Cardiovascular Center, Orthopedic Center, Urology Center, Brain & Spine Center supported by modern medical technology. Currently, BMHS operates 5 woman and child hospitals, 4 general hospitals, and 1 cardiovascular hospital.

Morula IVF Indonesia

Mengelola klinik fertilitas yang menyediakan layanan bayi tabung (IVF), inseminasi buatan, laparoskopi, MESA, PESA, TESA & TESE, ovulasi induksi, PGT-A, tracking cycle, dan inkubator VIP. Saat ini Morula IVF Indonesia mengoperasikan 11 Klinik Morula IVF.

Manages fertility clinics that provide in vitro fertilization (IVF), artificial insemination, laparoscopy, MESA, PESA, TESA & TESE, ovulation induction, PGT-A, cycle tracking, and VIP incubator services. Currently, Morula IVF Indonesia operates 11 Morula IVF Clinics.

Bunda Global Pharma

Menyediakan layanan distribusi farmasi dan alat kesehatan, yang telah memiliki izin operasional serta memiliki sertifikat Cara Distribusi Obat yang Baik (CDOB) dan Cara Distribusi Alat Kesehatan yang Baik (CDAKB).

Provides pharmaceutical and medical device distribution services that have operational permits and have certificates of Good Drug Distribution Practices (CDOB) and Good Medical Device Distribution Practices (CDAKB).

Bunda Clinic MRT Dukuh Atas

BMHS mengelola Klinik Pratama yang menyediakan konsultasi dokter umum, layanan vaksinasi, *Immune booster, Medical Check Up*, dan kefarmasian.

BMHS operates a primary care clinic that offers general practitioner consultations, vaccination services, immune boosters, medical checkups, and pharmacy services.

Laboratorium Diagnos

Menyediakan layanan laboratorium berkualitas tinggi dan andal, mencakup *Clinical Laboratory*, *Genomics Laboratory* (NIPT, PGT-A, PGT-M, Circle DNA), Diagnos Homecare, panel pemeriksaan SARS-Cov-2, pemeriksaan patologi anatomi, pemeriksaan mikrobiologi, dan layanan riset diagnos.

Provides high quality and reliable laboratory services, including Clinical Laboratory, Genomics Laboratory (NIPT, PGT-A, PGT-M, Circle DNA), Diagnos Homecare, SARS-Cov-2 examination, anatomical pathology examinations, microbiology examinations, and diagnostic research services.

Emergency Response (ER)

Menyediakan layanan kegawatdaruratan berupa evakuasi medis untuk pasien kritis menggunakan mode transportasi darat, udara dan laut, dengan dukungan tim medis profesional. ER juga menyediakan layanan *neonatal & children, emergency transport, emergency ambulance, commercial stretcher service*, dan layanan medis lainnya seperti: *medical escort, medical team on site*, serta *first aid and emergency training*, serta pengiriman kargo jenazah.

Provides emergency services including medical evacuations for critical patients, supported by professional medical teams via land, air and sea transportation. In addition, ER also provides neonatal & children emergency transport services, emergency ambulances, commercial stretcher service, and other services such as: home care, medical escorts, on site medical teams, coronavirus disease, first aid and emergency training, as well as repatriation of mortal.

BMHS Diklat Indonesia

Menyediakan program pendidikan dan pengembangan keterampilan tenaga kesehatan, baik *soft skill* maupun *hard skill training*, yang dapat diakses secara daring maupun luring. Program pelatihan yang disediakan antara lain pelatihan Basic Trauma Cardiac Life Support (BTCLS), Advanced Cardiac Life Support (ACLS), Perawat Anestesi, *Preceptorship*, Asesor, Laparoskopi, dan *Babysitter*.

Provides education and skills development programs for healthcare professionals, covering both soft skills and hard skills training, delivered through online and offline modalities. The training programs offered include Basic Trauma Cardiac Life Support (BTCLS), Advanced Cardiac Life Support (ACLS), Anesthesia Nursing, Preceptorship, Assessor training, Laparoscopy, and Babysitter training.

Sasana Mitra Bunda (SMB)

Sasana Mitra Bunda atau lebih dikenal sebagai Bunda Neuro Center, menyediakan layanan kesehatan pelayanan fisioterapi, mencakup tindakan konsultasi, edukasi, asesmen, diagnosis, perencanaan, intervensi, evaluasi, dan revaluasi. Beroperasi di RSU Bunda Jakarta, Bunda Neuro Center menangani general fisioterapi, okupasi terapi, terapi wicara, neuro rehabilitasi stroke, *scoliosis center*, sensori integrasi, serta *baby massage & gym*.

Sasana Mitra Bunda, also known as Bunda Neuro Center, provides physiotherapy healthcare services, encompassing consultations, education, assessment, diagnosis, planning, intervention, evaluation, and re-evaluation. Operating at Bunda Jakarta Hospital, Bunda Neuro Center delivers general physiotherapy, occupational therapy, speech therapy, neuro-rehabilitation for stroke, scoliosis center services, sensory integration, as well as baby massage and gym services.

Prima Dental Medika

Menyediakan layanan pemeliharaan kesehatan gigi, dengan berbagai inovasi dan pengembangan fasilitas layanan. Prima Dental Medika beroperasi di RSU Bunda Jakarta.

Provides dental healthcare services with innovations and continuous development of service facilities. Prima Dental Medika operates at Bunda Jakarta Hospital.

Indonesian Medical Tourism Board (IMTB)

Berada di bawah naungan PT Bunda Medika Wisesa (BMW), IMBT memfasilitasi dan mempromosikan industri perjalanan kesehatan tidak hanya di ekosistem BMHS tapi juga di Indonesia dan internasional.

Operating under PT Bunda Medika Wisesa (BMW), IMBT facilitates and promotes the medical tourism industry not only within the BMHS's ecosystem but also in Indonesia and internationally.

Daima Norwood Menteng

Menyediakan layanan penunjang akomodasi pasien yang berasal dari luar Jakarta. Daima Norwood Menteng bergerak di bidang perhotelan, berlokasi di Menteng, Jakarta Pusat, dengan kepemilikan berada di bawah PT Bunda Medika Wisesa (BMW).

Provides accommodation support services for patients from outside Jakarta. Daima Norwood Menteng operates in the hospitality sector and is located in Menteng, Central Jakarta, with ownership under PT Bunda Medika Wisesa (BMW).

Pusat Keunggulan

BMHS mengembangkan pusat keunggulan untuk memberikan layanan kesehatan yang lebih terfokus dan mendalam pada bidang penyakit atau prosedur tertentu. Melalui pusat keunggulan, pasien memperoleh akses kepada tim multidisiplin dan teknologi medis yang spesifik sehingga hasil perawatan lebih optimal. Pusat keunggulan dilengkapi dengan peralatan medis dan teknologi kedokteran modern, serta didukung oleh tenaga medis yang ahli, berpengalaman, serta memiliki keterampilan khusus dalam memberikan pelayanan kesehatan kepada setiap pasien.

Center of Excellence

BMHS has developed Centers of Excellence to deliver more focused and specialized healthcare services in specific disease areas or medical procedures. In these Centers of Excellence, patients gain access to multidisciplinary teams and dedicated medical technologies, enabling more optimal treatment outcomes. Each Center of Excellence is equipped with advanced medical equipment and modern medical technologies, and is supported by competent, and experienced healthcare professionals who are committed to providing high-quality and compassionate specific skills for every patient.

Women's Health Center



Pusat pelayanan kesehatan perempuan, mulai dari remaja yang memasuki masa pubertas hingga perempuan pasca menopause, mencakup pemeriksaan rutin seperti persiapan kehamilan, pemeriksaan kandungan, konsultasi deteksi dini, vaksinasi, diagnosis dan penanganan berbagai gangguan kesehatan organ reproduksi. Layanan ini didukung oleh dokter spesialis dan subspesialis yang berpengalaman serta dilengkapi metode dan fasilitas terkini seperti minimal *invasive surgery*, laparoskopi, onko-ginekologi, hingga prosedur ginekologi robotik.

A women's healthcare center providing comprehensive care from adolescence through post-menopause, encompassing routine services such as preconception care, gynecological examinations, early detection consultations, vaccination, as well as the diagnosis and management of various reproductive health conditions. These services are supported by experienced specialists and sub-specialists equipped with the latest methods and facilities, including minimally invasive surgery, laparoscopy, gynecologic oncology, and robotic-assisted gynecologic procedures.

Pediatric's Health Center



Pusat pelayanan kesehatan anak secara komprehensif dari bayi hingga remaja, mencakup program skrining, vaksinasi anak lengkap, endoskopi, bronkoskopi anak, NICU, PICU, bedah anak, serta *minimal invasive development care*. Layanan ini didukung oleh berbagai dokter spesialis anak dan subspesialis, termasuk paru, ginjal, tumbuh kembang, hemato-onkologi, nutrisi dan metabolik, infeksi tropis, gastrohepatologi, digestive, imaging, jantung, saraf dan endokrin.

A comprehensive pediatric healthcare center serving patients from infancy through adolescence, offering screening programs, a full range of childhood vaccinations, endoscopy, pediatric bronchoscopy, NICU, PICU, pediatric surgery, and minimally invasive developmental care. These services are supported by a wide range of pediatric specialists and subspecialists, including pulmonology, nephrology, growth and development, hematology-oncology, nutrition and metabolism, tropical infectious diseases, gastroenterology and hepatology, gastroenterology, radiology, cardiology, neurology, and endocrinology.

Advanced Robotic Minimal Invasive Surgery (ARMIS)



Robotic Surgery merupakan teknologi medis untuk melakukan operasi dengan tingkat presisi dan akurasi yang lebih tinggi, risiko komplikasi yang lebih rendah dan pemulihan lebih cepat dengan mengurangi atau menghilangkan trauma jaringan yang biasanya didapatkan pada operasi terbuka. Teknologi ini memungkinkan tindakan kompleks ditangani lebih aman dan efektif. RS Bunda merupakan rumah sakit pelopor di Indonesia yang memiliki layanan bedah robotik. Layanan Operasi Robotic meliputi operasi Robotic kebidanan dan kandungan, Operasi Robotic Urology misalnya pengangkatan prostat, Operasi Robotic Bedah Digestif dan Operasi Robotic Kasus Keganasan/Tumor misal Robotic Mastectomy pada kasus tumor payudara, Robotic THT, dan Robotic untuk layanan Digestive.

Robotic surgery is a medical technology that enables surgical procedures to be performed with higher precision and accuracy, lower risk of complications, and faster recovery by reducing or eliminating tissue trauma typically associated with open surgery. This technology allows complex procedures to be carried out more safely and effectively. Bunda Hospital is a pioneer in Indonesia to offer robotic surgery services. obotic surgery services include robotic obstetric and gynecological surgery, robotic urological surgery (such as prostate removal), robotic digestive surgery, and robotic surgery for malignant tumors (such as robotic mastectomy for breast cancer), robotic ENT surgery, and robotic procedures for digestive conditions.

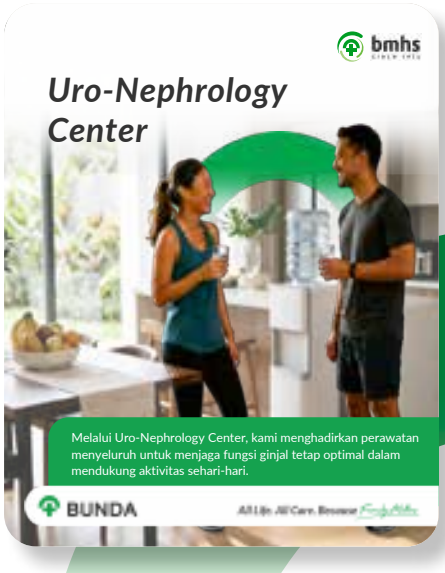
RSM Oncology Center



Pusat pelayanan onkologi (kanker) terdepan yang menyediakan layanan onkologi komprehensif dan berkualitas tinggi melalui pemeriksaan diagnostik dan genomik (materi DNA) tingkat lanjut, termasuk bedah onkologi baik *open surgery* maupun *minimal invasive* atau robotik, kemoterapi, radiasi, perawatan paliatif, serta rehabilitasi pasien kanker.

A leading oncology (cancer) center providing comprehensive, high-quality oncology services through advanced diagnostic and genomic (DNA) testing, including oncological surgery both open surgery and minimally invasive or robotic procedures chemotherapy, radiation therapy, palliative care, and rehabilitation for cancer patients.

Uro-Nefrology Center



Pusat pelayanan kesehatan yang menangani beragam masalah ginjal (nefrologi) serta saluran kemih dan system urinaria (urologi), termasuk kanker prostat, disfungsi ereksi, infertilitas, transplantasi ginjal dan prosedur bedah robotik urologi, serta layanan Dialysis Center, Kidney Stone Treatment (PCNL, ESWL, URS, TURP). Layanan ini didukung tim profesor urologi dengan kompetensi tinggi dan pengalaman luas, serta aktif berkontribusi dalam penelitian dan pengembangan di bidang urologi.

A healthcare center specializing in a wide range of kidney conditions (nephrology) as well as urinary tract and urinary system issues (urology), including prostate cancer, erectile dysfunction, infertility, kidney transplants, and robotic urological surgery, as well as Dialysis Center services and kidney stone treatment (PCNL, ESWL, URS, TURP). These services are supported by a team of highly competent and experienced urology professors who actively contribute to research and development in the field of urology.

Digestive Center



Bunda Digestive Center memiliki tim Dokter yang sudah berpengalaman dalam menangani berbagai penyakit pada saluran pencernaan seperti radang lambung, GERD, radang usus besar, masalah hati dan pankreas, batu empedu, sampai dengan kasus tumor atau kanker. Digestive Center menyediakan perawatan komprehensif untuk saluran pencernaan dengan melibatkan dokter ahli gastroentero-hepatologi, endoscopy, bedah digestif serta dokter onkologi melalui pemeriksaan lanjutan, prosedur unggulan dan bedah *minimal invasive*.

Bunda Digestive Center is staffed by experienced physicians specializing in the management of digestive system disorders, such as gastritis, gastroesophageal reflux disease (GERD), colitis, liver and pancreatic disorders, gallstones, as well as tumor and cancer cases. The Digestive Center provides comprehensive gastrointestinal care through the involvement of gastroenterology-hepatology specialists, endoscopists, digestive surgeons, and oncologists, supported by advanced diagnostics, leading procedures, and minimally invasive surgical techniques.

Bunda Orthopedic Nurturing Experience (BONE)



Pusat pelayanan ortopedi dengan cakupan layanan diagnosis, pengobatan, dan rehabilitasi berbagai kondisi muskuloskeletal (sistem gerak), termasuk tulang, sendi, otot, ligamen dan struktur terkait lainnya. Berbagai metode penanganan tersedia, mulai dari rekonstruksi hingga tindakan minimal *invasive surgery*, untuk memastikan hasil perawatan yang optimal bagi pasien dari diagnosis hingga rehabilitasi.

A comprehensive orthopedic service center providing diagnostic, treatment, and rehabilitation services for a wide range of musculoskeletal conditions, including disorders of the bones, joints, muscles, ligaments, and other related structures. A variety of treatment approaches are available, ranging from reconstructive procedures to minimally invasive surgery, ensuring optimal patient outcomes from diagnosis through rehabilitation.

Brain & Spine Center



Pusat pelayanan yang memberikan perawatan komprehensif untuk berbagai kondisi otak dan saraf, dengan fokus pada diagnosis yang akurat dan penatalaksanaan medis yang tepat. Layanan yang tersedia mencakup penanganan trauma atau cedera kepala (*head injury*), saraf terjepit, nyeri kronis, parkinson, epilepsi, hidrosefalus, aneurisma serebral, stroke, serta penyakit neurodegeneratif dan kelainan neurologis lainnya dengan pendekatan yang terintegrasi dan berbasis praktik klinis terkini.

A specialized center delivering comprehensive care for a broad spectrum of brain and neurological conditions, with a strong emphasis on accurate diagnosis and appropriate medical management. Services include the treatment of head trauma or head injuries, nerve compression, chronic pain, Parkinson's disease, epilepsy, hydrocephalus, cerebral aneurysms, stroke, as well as neurodegenerative diseases and other neurological disorders, utilizing an integrated approach aligned with the latest clinical practices.

Cardiovascular Center

Pusat pelayanan penanganan berbagai masalah jantung secara komprehensif, dengan dukungan tim medis terbaik yang terdiri dari ahli kardiologi, perawat, dan tenaga kesehatan profesional. Cardiovascular Center dilengkapi teknologi terkini, termasuk CT Scan dan Cath Lab untuk berbagai pemeriksaan diagnostik, tes jantung, hingga tindakan medis dan bedah toraks sesuai kebutuhan pasien.

A cardiovascular service center providing comprehensive management of various heart conditions, supported by a highly qualified medical team comprising cardiologists, nurses, and other healthcare professionals. The Cardiovascular Center is equipped with advanced medical technologies, including CT Scan and Cardiac Catheterization Laboratory (Cath Lab), to support diagnostic examinations, cardiac testing, as well as medical and thoracic surgical interventions tailored to patient needs.

Bunda Homecare: Vaccination & Wellness Center



Pusat pelayanan kesehatan yang dirancang untuk memberikan vaksinasi dan pemeriksaan kesehatan langsung di rumah atau tempat pasien berada. Layanan ini merupakan bagian dari inovasi layanan kesehatan preventif yang lebih nyaman, personal dan mudah diakses. Berbagai metode penanganan tersedia, mulai dari vaksinasi dan imunisasi (anak maupun dewasa), skrining preventif, pelayanan *wellness* dan konsultasi kesehatan dasar serta pendampingan tenaga medis profesional.

A healthcare service center designed to deliver vaccinations and health screening services directly at patients' homes or designated locations. This service is part of a preventive healthcare innovation that offers greater convenience, personalization, and accessibility. A range of services is provided, including vaccinations and immunizations for children and adults, preventive screenings, wellness services, basic health consultations, and professional medical support delivered by qualified healthcare personnel.

Wilayah Operasional
Operational Area

PT Bundamedik Tbk terus mengembangkan ekosistem pelayanannya. Per 31 Desember 2025, wilayah operasional BMHS telah menjangkau sebagian besar Indonesia melalui 10 rumah sakit, 1 klinik, 11 klinik IVF, 96 Jaringan Klinik Fertilitas Indonesia (KFI), 37 laboratorium, serta lebih dari 3.000 Klinik Pintar.

PT Bundamedik Tbk continues to expand its healthcare service ecosystem. As of December 31, 2025, BMHS's operational area covered most regions of Indonesia through a network of 10 hospitals, 1 clinic, 11 IVF clinics, 96 Klinik Fertilitas Indonesia (KFI) Networks, 37 laboratories, and more than 3,000 Klinik Pintar.

Wilayah Operasional
Operational Areas



10 **Rumah Sakit** Hospitals **+ 1 Klinik** | Clinic	**11** **Klinik IVF** IVF Clinics	**37** **Laboratorium** Laboratories	**>3.000** **Klinik Pintar** Klinik Pintar	**96** **Jaringan Klinik Fertilitas Indonesia (KFI)** Fertility Clinics Network (KFI)

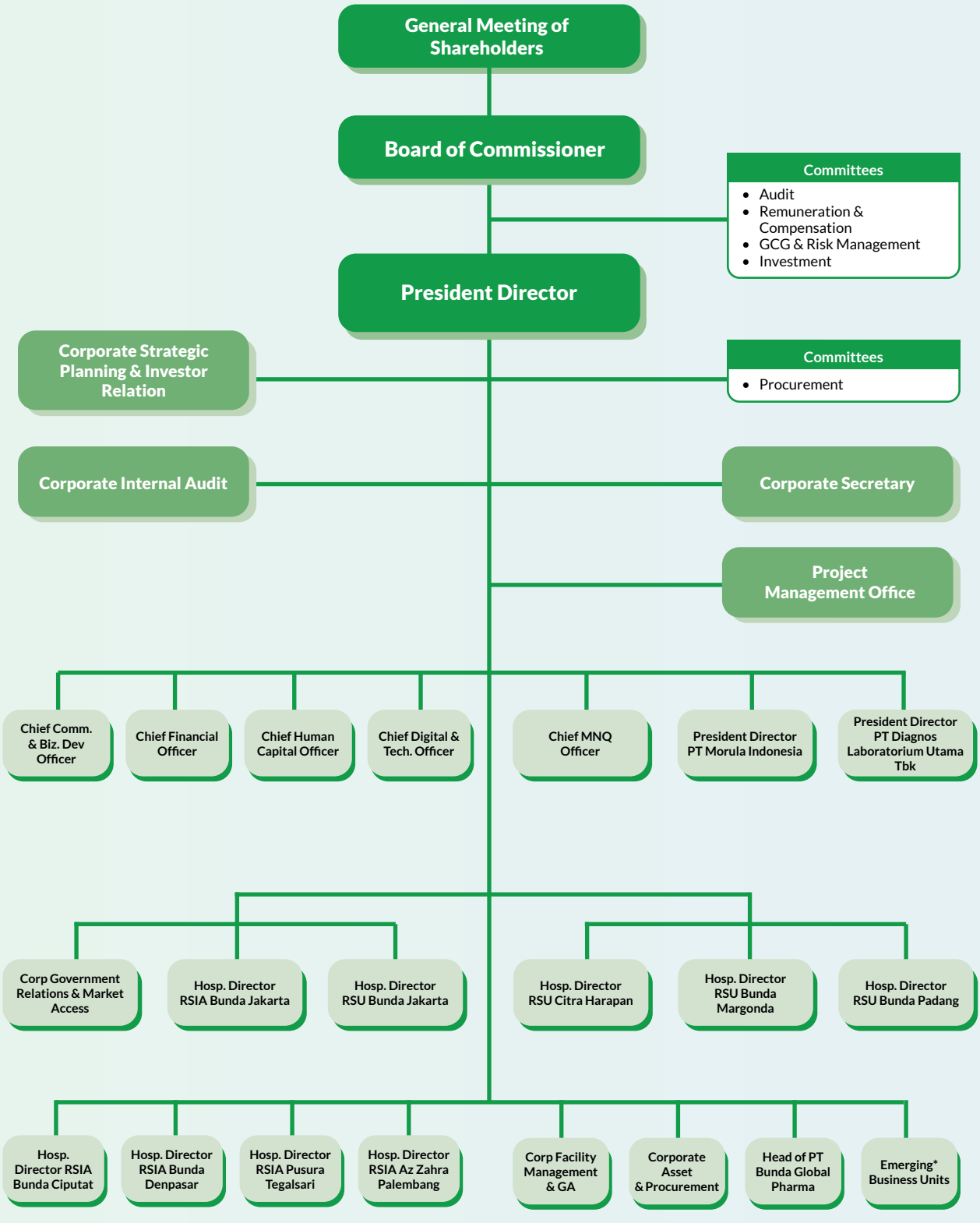
Daftar Rumah Sakit, Klinik, dan Laboratorium
List of Hospitals, Clinics, and Laboratories

	Rumah Sakit	Hospital
1	Rumah Sakit Ibu dan Anak Bunda Jakarta	Bunda Jakarta Women and Children Hospital
2	Rumah Sakit Umum Bunda Jakarta	Bunda Jakarta Hospital
3	Rumah Sakit Umum Bunda Margonda	Margonda Hospital
4	Rumah Sakit Umum Bunda Padang	Bunda Padang Hospital
5	Rumah Sakit Ibu dan Anak Bunda Ciputat	Bunda Ciputat Women and Children Hospital
6	Rumah Sakit Ibu dan Anak Az Zahra Palembang	Az Zahra Palembang Women and Children Hospital
7	Rumah Sakit Umum Citra Harapan	Citra Harapan Hospital
8	Rumah Sakit Ibu dan Anak Pusura Tegalsari	Pusura Tegalsari Women and Children Hospital
9	Rumah Sakit Jantung dan Pembuluh Darah Paramarta	Paramarta Cardiovascular Hospital
10	Rumah Sakit Ibu dan Anak Bunda Denpasar	Bunda Denpasar Women and Children Hospital
	Klinik	**Clinic**
1.	Bunda Clinic MRT Dukuh Atas	Bunda Clinic MRT Dukuh Atas
	Klinik Bayi Tabung	**IVF Clinic**
1	Morula IVF Jakarta (RSIA Bunda Jakarta)	Morula IVF Jakarta (Bunda Jakarta Women and Children Hospital)
2	Morula IVF Padang (RSU Bunda Padang)	Morula IVF Padang (Bunda Jakarta Hospital)
3	Morula IVF Margonda (RSU Bunda Margonda)	Morula IVF Margonda (Bunda Margonda Hospital)
4	Morula IVF Surabaya (National Hospital)	Morula IVF Surabaya (National Hospital)
5	Morula IVF Makassar (Rumah Sakit Sentosa)	Morula IVF Makassar (Sentosa Hospital)
6	Morula IVF Pontianak (Rumah Sakit Anugerah Bunda Khatulistiwa)	Morula IVF Pontianak (Anugerah Bunda Khatulistiwa Hospital)
7	Morula IVF Tangerang (Rumah Sakit Mentari)	Morula IVF Tangerang (Mentari Hospital)
8	Morula IVF Yogyakarta (Rumah Sakit JIH)	Morula IVF Yogyakarta (JIH Hospital)
9	Morula IVF Ciputat (RSIA Bunda Ciputat)	Morula IVF Ciputat (Bunda Ciputat Women and Children Hospital)
10	Morula IVF Melinda Bandung (Rumah Sakit Melinda 2)	Morula IVF Melinda Bandung (Melinda 2 Hospital)
11	Morula IVF Denpasar (RSIA Bunda Denpasar)	Morula IVF Denpasar (Bunda Denpasar Women and Children Hospital)
	Laboratorium Klinik	**Clinical Laboratory**
	Diagnos Cabang	Diagnos Branches
1	Ciputat Mandiri	Ciputat Mandiri
2	Denpasar Mandiri	Denpasar Mandiri
3	Padang Mandiri	Padang Mandiri
4	Makassar Mandiri	Makassar Mandiri
5	Batam Mandiri	Batam Mandiri
	Diagnos Outlet	Diagnos Outlet
1	Rumah Sakit Ibu dan Anak Bunda Jakarta	Bunda Jakarta Women and Children Hospital
2	Rumah Sakit Umum Citra Harapan	Citra Harapan Hospital
3	Rumah Sakit Umum Bunda Margonda	Margonda Hospital
4	Rumah Sakit Ibu dan Anak Bunda Ciputat	Bunda Ciputat Women and Children Hospital
5	Rumah Sakit Umum Grha Bhakti Medika Klungkung	Grha Bhakti Medika Klungkung Hospital
6	Rumah Sakit Ibu dan Anak Bunda Denpasar	Bunda Denpasar Women and Children Hospital
7	Rumah Sakit Ibu dan Anak Budhi Mulia Pekanbaru	Budhi Mulia Pekanbaru Women and Children Hospital

	Laboratorium Klinik	Clinical Laboratory
8	Rumah Sakit Ibu dan Anak Az Zahra Palembang	Az Zahra Palembang Women and Children Hospital
9	Klinik Kizuna Jakarta	Kizuna Jakarta Clinic
10	RS Amanah Mahmudah Brebes	Amanah Mahmudah Brebes Hospital
11	Rumah Sakit Jantung dan Pembuluh Darah Paramarta	Paramarta Cardiovascular Hospital
12	Klinik Nyeri BPRC Bandung	BPRC Bandung Pain Clinic
13	Rumah Sakit Ibu dan Anak Pusura Tegalsari	Pusua Tegalsari Women and Children Hospital
	Collection Point (CP)	
1	Morula IVF Margonda	Morula IVF Margonda
2	BIC Vida Bekasi	BIC Vida Bekasi
3	Klinik Ovarya	Ovarya Clinic
4	Medens Medical Center	Medens Medical Center
5	Klinik Takenoko Denpasar	Takenoko Denpasar Clinic
6	Nusadua Denpasar (Crea Premium Office)	Nusadua Denpasar (Crea Premium Office)
7	Klinik PLN Medika	PLN Medika Clinic
8	Rumah Sakit Ibu dan Anak Sentosa Morula	Sentosa Morula Women and Children Hospital
9	Klinik dr. Farabi	Dr. Farabi Clinic
10	Klinik Ayani	Ayani Clinic
11	Klinik Fame	Fame Clinic
12	Klinik Desani	Desani Clinic
13	Klinik Gading	Gading Clinic
14	Okayeni Medical Care	Okayeni Medical Care
15	Laboratorium Analisa	Analysis Laboratory
16	Klinik Utama Permata HSO	Permata HSO Main Clinic
17	Klinik BPRC	BPRC Clinic
18	Morula IVF Jakarta	Morula IVF Jakarta
19	Rumah Sakit Umum Bunda Jakarta	Bunda Jakarta Hospital



Struktur Organisasi
Organizational Structure



* IMTB & ER , BDI & IRSI, SMB, Prima Dental Medika, Bunda Medika Clinic

Keanggotaan Asosiasi
Association Memberships

BMHS bergabung dalam beberapa asosiasi atau organisasi untuk berbagi informasi terbaru terkait perkembangan industri pelayanan kesehatan dan teknologi medis, perubahan regulasi kesehatan dan pasar modal serta isu strategis lainnya yang relevan dengan bisnis.

BMHS is a member of several associations and organizations to gain access to the latest information on developments in the healthcare services industry and medical technology, changes in healthcare and capital market regulations, as well as other strategic issues relevant to its business.

Perhimpunan Rumah Sakit Seluruh Indonesia
Indonesian Hospital Association

Asosiasi Rumah Sakit Swasta Indonesia
Association of Indonesian Private Hospitals

Persatuan Pemilik Rumah Sakit Swasta Nasional
National Association of Private Hospital Owners

Ikatan Rumah Sakit Jakarta Metropolitan
Jakarta Metropolitan Hospital Association

Asosiasi Emiten Indonesia
Indonesian Public Listed Companies Association

Indonesia Corporate Secretary Association

RSJP Paramarta bergabung dalam keanggotaan Federasi Rumah Sakit Internasional (IHF)
RSJP Paramarta joined as a member of the International Hospital Federation (IHF)

Perhimpunan Fertilisasi In Vitro Indonesia
Indonesian Society for In Vitro Fertilization (PERFITRI)

Profil Dewan Komisaris
Board of Commissioners Profiles

Sepanjang 2025, komposisi Dewan Komisaris BMHS mengalami perubahan untuk mendukung peningkatan efektivitas fungsi pengawasannya. Perubahan komposisi Dewan Komisaris telah mendapat persetujuan pemegang saham melalui Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) pada 7 Agustus 2025.

In 2025, the composition of BMHS's Board of Commissioners underwent changes to enhance the effectiveness of its supervisory function. These changes were approved by the shareholders at the Extraordinary General Meeting of Shareholders (EGMS) held on August 7, 2025.



Komposisi Dewan Komisaris
Board of Commissioners Composition

Dewan Komisaris Board of Commissioners	1 Januari – 7 Agustus 2025 January 1 – August 7, 2025	7 Agustus – 31 Desember 2025 August 7 – December 31, 2025
Komisaris Utama President Commissioner	Ivan Rizal Sini	Ivan Rizal Sini
Wakil Komisaris Utama - Komisaris Independen Vice President Commissioner - Independent Commissioner	Wishnutama Kusubandio	-
Wakil Komisaris Utama Vice President Commissioner	-	Shubhasish Chattoraj
Komisaris Commissioner	Mesha Rizal Sini Sunata Tjiterosampurno	Mesha Rizal Sini
Komisaris Independen Independent Commissioner	Retno L.P. Marsudi Arianti Anaya	Retno L.P. Marsudi Arianti Anaya



Ivan Rizal Sini

Komisaris Utama
President Commissioner

Warga Negara Indonesia | Indonesian Citizen
Usia | Age: 53 tahun/years
Domisili | Domicile: Jakarta, Indonesia

Beliau diangkat pertama kali menjadi Komisaris Utama berdasarkan Akta No. 200 tanggal 25 Juni 2013.

Beliau memperoleh gelar Sarjana Kedokteran dari Universitas Indonesia (1996), lulus kualifikasi OBGYN di Member of Royal Australian and NZ College of Obstetricians and Gynecologists Melbourne (2001), lulus kualifikasi OBGYN di Fellow of Royal Australian and NZ College of Obstetricians and Gynecologists (2004), gelar Diploma in Reproductive Medicine dari University of Western Sydney (2005), gelar Spesialis Obstetri & Ginekologi (SpOG) dari Universitas Indonesia (2006), dan gelar Master of Minimally Invasive Surgery (MMIS) dari University of Adelaide (2013). Beliau juga meraih gelar Doktor pada Fakultas Kedokteran Universitas Indonesia (2021).

Beliau memulai karier di Women's and Children's Hospital Adelaide sebagai Resident Medical Officer (1997) dan Specialist Registrar (1998–1999). Selanjutnya, beliau menjabat sebagai Senior Specialist Registrar di Lyell McEwin Hospital Adelaide (2000), Registrar Flying Doctor di Mount Gambier Hospital dan Oncology Registrar di Royal Adelaide Hospital (2001), Gynecology Surgery Senior Registrar di The Queen Elizabeth Hospital Adelaide (2002), Fellow di Reproductive Medicine Repromed (2003), Research staff di Department of O&G University of Adelaide (2003–sekarang), Head of Clinician di Repromed Darwin IVF Center (2004–2005), serta O&G Consultant di Royal Darwin Hospital (2004–2005). Karier beliau di BMHS antara lain sebagai Penanggung Jawab Klinik BIC Morula IVF Jakarta (2005–2013), dan Direktur Bunda Margonda Hospital (2006–2010).

He was first appointed as President Commissioner based on Deed No.200 dated June 25, 2013.

He obtained a Bachelor of Medicine degree from Universitas Indonesia (1996), passed the OBGYN qualification at a Member of the Royal Australian and NZ College of Obstetricians and Gynecologists Melbourne (2001), passed the OBGYN qualification as a Fellow of the Royal Australian and NZ College of Obstetricians and Gynecologists (2004), has a Diploma in Reproductive Medicine from the University of Western Sydney (2005), and a Specialist in Obstetrics & Gynecology (SpOG) from the Universitas Indonesia (2006), and a Master of Minimally Invasive Surgery (MMIS) from the University of Adelaide (2013). Also obtained a Doctorate degree at the Faculty of Medicine, Universitas Indonesia (2021).

He started his career at the Women's and Children's Hospital Adelaide as Resident Medical Officer (1997), and Specialist Registrar (1998-1999). Furthermore, and served as Senior Specialist Registrar at Lyell McEwin Hospital Adelaide (2000), Registrar Flying Doctor at Mount Gambier Hospital and Oncology Registrar at Royal Adelaide Hospital (2001), Gynecology Surgery Senior Registrar at The Queen Elizabeth Hospital Adelaide (2002), Fellow in Reproductive Medicine Repromed (2003), Research staff at the Department of O&G University of Adelaide (2003-present), Head of Clinician at Repromed Darwin IVF Center (2004-2005), and O&G Consultant at Royal Darwin Hospital (2004-2005). His career at BMHS includes being the Person in Charge of the BIC Morula IVF Jakarta Clinic (2005-2013), and Director of Bunda Margonda Hospital (2006-2010).

Saat ini, beliau memiliki rangkap jabatan sebagai Registered Medical Practitioner in Australia (sejak 1997), Obstetrician & Gynecologist di Bunda Hospital Group (sejak 2005), Direktur Utama PT Bunda Investama Indonesia (sejak 2014), Komisaris Utama PT Diagnos Laboratorium Utama Tbk, Direktur Utama PT Morula Indonesia, Komisaris Utama PT Daima Citra Prima (sejak 2018), Dekan Fakultas Kedokteran IPB (sejak 2024), dan Ketua Kolegium Obstetri dan Ginekologi (sejak 2024).

Currently holds concurrent positions as Registered Medical Practitioner in Australia (since 1997), Obstetrician & Gynecologist at Bunda Hospital Group (since 2005), President Director of PT Bunda Investama Indonesia (since 2014), President Commissioner of PT Diagnos Laboratorium Utama Tbk, President Director of PT Morula Indonesia, President Commissioner of PT Daima Citra Prima (since 2018), Dean of the Faculty of Medicine of IPB (since 2024), and Chairman of the Collegium of Obstetrics and Gynecology (since 2024).



Shubhasish Chattoraj

Wakil Komisaris Utama
Vice President Commissioner

Warga Negara India | Indian Citizen
Usia | Age: 41 tahun/years
Domisili | Domicile: Singapura | Singapore

Beliau menjabat sebagai Wakil Presiden Komisaris berdasarkan Akta No. 41 tanggal 7 Agustus 2025.

He has served as Vice President Commissioner pursuant to Deed No. 41 dated 7 August 2025.

Beliau meraih gelar Sarjana Teknologi (Honours) dari Institut Teknologi India (IIT) Kharagpur dan Program Pascasarjana Manajemen dari Sekolah Bisnis India (ISB) Hyderabad.

He holds a Bachelor of Technology (Honours) degree from the Indian Institute of Technology (IIT) Kharagpur and a Postgraduate Programme in Management from the Indian School of Business (ISB), Hyderabad.

Beliau adalah seorang profesional investasi senior di bidang Merger dan Akuisisi, Strategi, dan Operasional dengan pengalaman lebih dari 14 tahun di industri ilmu hayati, teknologi medis, dan layanan kesehatan.

He is a senior investment professional specializing in Mergers and Acquisitions, Strategy, and Operations, with more than 14 years of experience across the life sciences, medical technology, and healthcare services industries.

Saat ini, Beliau memiliki rangkap jabatan sebagai Principal di Ares Asia dan bertanggung jawab atas kepemimpinan investasi *private equity* di sektor kesehatan di berbagai pasar Asia sejak 2024.

Currently, he concurrently serves as a Principal at Ares Asia and has been responsible for leading private equity investments in the healthcare sector across various Asian markets since 2024.



Mesha Rizal Sini

Komisaris
Commissioner

Warga Negara Indonesia | Indonesian Citizen

Usia | Age: 52 tahun/years

Domisili | Domicile: Jakarta, Indonesia

Beliau menjabat sebagai Komisaris berdasarkan Akta No. 159 tanggal 30 Mei 2024.

He currently serves as Commissioner based on Deed No. 159 dated May 30, 2024.

Beliau memperoleh gelar Sarjana Teknik Mesin dari Universitas Trisakti (1996) dan gelar Master of Engineering Science dari University of New South Wales, Australia (1999).

He obtained a Bachelor's degree in Mechanical Engineering from Universitas Trisakti (1996) and a Master of Engineering Science degree from the University of New South Wales, Australia (1999).

Beliau memulai karier di PT Omedata Electric Gajah Tunggal Group sebagai Account Manager (1997–1999), PT Bunda Global Pertama sebagai Direktur (2004–2014), CV Buana Sejahtera sebagai Direktur (2007–2012), PT Timur Prima Utama sebagai Direktur (2008–2012), PT Tenaga Satu Persada sebagai Komisaris (2012–2018), serta Direktur Utama BMHS (2021–Mei 2024).

He started his career at PT Omedata Electric Gajah Tunggal Group as Account Manager (1997-1999), PT Bunda Global Pertama as Director (2004-2014), CV Buana Sejahtera as Director (2007-2012), PT Timur Prima Utama as Director (2008-2012), PT Tenaga Satu Persada as Commissioner (2012-2018), and President Director of BMHS (2021–May 2024).

Saat ini, beliau memiliki rangkap jabatan sebagai Komisaris Utama PT Tenaga Prima Persada (sejak 2006), Direktur Utama PT Diagnos Laboratorium Utama Tbk (2007-2025), Direktur PT Diagnos Laboratorium Utama Tbk (sejak 2025), Komisaris PT Prima Satu Persada (sejak 2013), Komisaris PT Bunda Investama Indonesia dan Direktur Utama PT Agung Multi Berjaya (sejak 2014), Komisaris PT Morula Indonesia (sejak 2016), Direktur Utama PT Vizitrip Global Tour dan Komisaris Utama PT Bunda Minang Citra (sejak 2024), Komisaris Utama PT Bunda Ipiti Investama, Komisaris Utama PT BMHS Diklat Indonesia (sejak 2024), Komisaris PT CRM Bangun Persada, Direktur PT Daima Citra Prima, Persero Komanditer CV Bunda Lenen Utama. Beliau juga menjabat sebagai Ketua Yayasan Yayasan Daima Indonesia, Komisaris Utama PT Bunda Medika Wisesa, Komisaris Utama PT Citra Ananda, Komisaris PT Brandina Kuliner Utama, Komisaris Utama PT Bunda Global Pharma dan Komisaris Utama PT Moosa Genetika Farmindo (sejak 2019). Selain itu, rangkap jabatan beliau sebagai Komisaris Utama PT Bunda Medika Bekasi, Komisaris

Currently holds concurrent positions as President Commissioner of PT Tenaga Prima Persada (since 2006), President Director of PT Diagnos Laboratorium Utama Tbk (2007–2025), Director of PT Diagnos Laboratorium Utama Tbk (since 2025), Commissioner of PT Prima Satu Persada (since 2013), Commissioner of PT Bunda Investama Indonesia and President Director of PT Agung Multi Berjaya (since 2014), Commissioner of PT Morula Indonesia (since 2016), President Director of PT Vizitrip Global Tour and President Commissioner of PT Bunda Minang Citra (since 2024), President Commissioner of PT Bunda Ipiti Investama, President Commissioner of PT BMHS Diklat Indonesia (since 2024), Commissioner of PT CRM Bangun Persada, Director of PT Daima Citra Prima, Persero Commander CV Bunda Lenen Utama. Currently, also serves as Chairman of the Yayasan Daima Indonesia, President Commissioner of PT Bunda Medika Wisesa, President Commissioner of PT Citra Ananda, Commissioner of PT Brandina Kuliner Utama, President Commissioner of PT Bunda Global Pharma and President Commissioner of PT Moosa Genetika

Utama PT Bunda Medika Dewata, Komisaris PT Bunda Medika Klinik dan Komisaris Utama PT Pintu Ilmu, serta Komisaris Utama PT Jolin Sapta Medika, dan Komisaris Utama PT Bunda Graha Properti (sejak 2024).

Farmindo (since 2019). Also holds concurrent positions as President Commissioner of PT Bunda Medika Bekasi, President Commissioner of PT Bunda Medika Dewata, President Commissioner of PT Bunda Medika Klinik and President Commissioner of PT Pintu Ilmu , as well as President Commissioner of PT Jolin Sapta Medika and President Commissioner of PT Bunda Graha Properti (since 2024).



Retno L.P. Marsudi

Komisaris Independen | Independent Commissioner

Warga Negara Indonesia | Indonesian Citizen

Usia | Age: 63 tahun/years

Domisili | Domicile: Jakarta, Indonesia

Beliau menjabat sebagai Komisaris Independen berdasarkan Akta No. 206 Tanggal 20 Desember 2024.

She currently serves as Independent Commissioner based on Deed No. 206 dated December 20, 2024.

Beliau meraih gelar sarjana S1 Ilmu Hubungan Internasional dari Universitas Gadjah Mada, Yogyakarta (1985), dan mengambil beberapa program studi lain, yaitu "European Union Law" di Haagse Hogeschool, Den Haag dan "Human Rights Studies" di Universitas Oslo.

She obtained a bachelor's degree in International Relations from Universitas Gadjah Mada, Yogyakarta in 1985, and took several other study programs, including "European Union Law" at Haagse Hogeschool, Den Haag and "Human Rights Studies" at the University of Oslo.

Beliau adalah profesional dan diplomat senior yang berpengalaman dalam hubungan internasional, Menteri Luar Negeri perempuan pertama Indonesia (2014–2024), dengan perhatian besar terhadap isu perdamaian, kemanusiaan, kesehatan, pemberdayaan perempuan dan perlindungan anak.

She is a seasoned professional and senior diplomat with extensive experience in international relations. She served as Indonesia's first female Minister of Foreign Affairs (2014–2024), with a strong focus on peacebuilding, humanitarian affairs, health, women's empowerment, and child protection.

Sebelumnya, beliau bergabung dengan Kementerian Luar Negeri Indonesia, yakni di Kedutaan Besar Republik Indonesia (KBRI) di Canberra, Australia (1990–1994), KBRI Den Haag, Belanda (1997–2001). Beliau kemudian ditunjuk sebagai Direktur Kerja Sama Intra dan Antar Kawasan Amerika dan Eropa (2001–2003), Direktur Eropa Barat (2003–2005), dan Duta Besar Indonesia untuk Norwegia dan Islandia (2005–2008), Direktur Jenderal Urusan Amerika dan Eropa (2008–2012), Duta Besar Indonesia untuk Kerajaan Belanda (2012–2014).

Previously, she served at the Ministry of Foreign Affairs of the Republic of Indonesia, including postings at the Indonesian Embassy in Canberra, Australia (1990–1994), and the Indonesian Embassy in The Hague, the Netherlands (1997–2001). She was subsequently appointed Director for Intra- and Inter-Regional Cooperation for the Americas and Europe (2001–2003), Director for Western Europe (2003–2005), Ambassador of the Republic of Indonesia to Norway and Iceland (2005–2008), Director General for the Americas and Europe (2008–2012), and Ambassador of the Republic of Indonesia to the Kingdom of the Netherlands (2012–2014).

Beliau memiliki rangkap jabatan sebagai Direktur Non -Eksekutif Independen Gurin Energy Pte Ltd (Sejak 2024), Utusan Khusus Sekjen PBB (Sejak 2023), serta Komisaris Independen PT Vale Indonesia Tbk dan XL Smart (Sejak 2025).

Currently holds concurrent positions as Independent Non-Executive Director of Gurin Energy Pte. Ltd. (since 2024), Special Envoy of the United Nations Secretary-General (since 2023), and Independent Commissioner of PT Vale Indonesia Tbk and XL Smart (since 2025).



Arianti Anaya

Komisaris Independen
Independent Commissioner

Warga Negara Indonesia | Indonesian Citizen
Usia | Age: 61 tahun/years
Domisili | Domicile: Jakarta, Indonesia

Beliau menjabat sebagai Komisaris Independen berdasarkan Akta No. 206 Tanggal 20 Desember 2024.

She currently serves as Independent Commissioner based on Deed No. 206 dated December 20, 2024.

Beliau meraih gelar Sarjana Kedokteran Gigi (1983–1988), dan Magister Ilmu Kesehatan Masyarakat (2003–2005), dari Universitas Indonesia, Jakarta.

She obtained a Bachelor of Dentistry degree (1983-1988), and a Master of Public Health Science degree (2003-2005), from Universitas Indonesia, Jakarta.

Beliau bergabung dengan Kementerian Kesehatan Indonesia, dan menduduki sejumlah jabatan, di antaranya: terlibat dalam Indonesia National Single Window (INSW) pada (2008–2019), Direktur Bina Produksi dan Distribusi Alat Kesehatan (2012–2015), Direktur Penilaian Alat Kesehatan dan Perbekalan Kesehatan Rumah Tangga (2016–2018), Sekretaris Direktorat Jenderal Kefarmasian dan Alat Kesehatan (2018–2021), Plt. Direktur Jenderal Kefarmasian dan Alat Kesehatan (2021), Dewan Pengawas di RSUP Prof. dr. I.G. Ng. Ngoerah dan RSPI Sulianti Saroso (2021–2022), anggota Dewan Komisaris di PT Bio Farma (Persero) (2024), Direktur Jenderal Tenaga Kesehatan (2021–2024), Dewan Pengawas di LAMPT–Kes dan sebagai Wakil Ketua Komite Bersama Kemdikbudristek –Kemkes (2022–2024).

She joined the Indonesian Ministry of Health, and has held a number of positions, including: involvement in the Indonesia National Single Window (INSW) in (2008-2019), Director of Production and Distribution of Medical Devices (2012-2015), Director of Assessment of Medical Devices and Household Health Supplies (2016-2018), Secretary of the General of Pharmacy and Medical Devices Directorate (2018-2021), Acting Director General of Pharmaceuticals and Medical Devices (2021), Supervisory Board at RSUP Prof. Dr. I.G. Ng. Ngoerah and RSPI Sulianti Saroso (2021-2022), member of the Board of Commissioners at PT Bio Farma (Persero) until August 2024, Director General of Health Workers (2021-2024), Supervisory Board at LAMPT-Kes and Deputy Chairman of the Joint Committee of the Ministry of Education, Culture, Research and Technology - Ministry of Health (2022- 2024).

Beliau memiliki rangkap jabatan sebagai Ketua Konsil Kesehatan Indonesia (sejak Oktober 2024) dan sebagai Anggota Dewan Komisaris PT Pertamina Bina Medika IHC (sejak Agustus 2024).

Currently holds concurrent positions as the Chairman of the Indonesian Health Council (since October 2024) and as Commissioner of PT Pertamina Bina Medika IHC (since August 2024).

BMHS mengucapkan terima kasih dan memberikan penghargaan setinggi-tingginya atas dedikasi, waktu serta sumbangsih tenaga dan pikiran Bapak Wishnutama Kusubandio dan Bapak Sunata Tjiterosampurno selama menjabat sebagai Dewan Komisaris BMHS.

BMHS would like to express its sincere gratitude and highest appreciation for the dedication, time, and valuable contributions of Mr. Wishnutama Kusubandio and Mr. Sunata Tjiterosampurno during their tenure as Members of BMHS's Board of Commissioners.



Wishnutama Kusubandio

Wakil Komisaris Utama & Komisaris Independen

Vice President Commissioner & Independent Commissioner

(Menjabat 1 April 2021–7 Agustus 2025) | (In office April 1, 2021–August 7, 2025)

Warga Negara Indonesia | Indonesian Citizen

Usia | Age: 55 tahun/years

Domisili | Domicile: Jakarta, Indonesia

Beliau menjabat sebagai Wakil Komisaris Utama sekaligus Komisaris Independen berdasarkan Akta No 5 tanggal 1 April 2021.

He currently served as Vice President Commissioner as well as Independent Commissioner based on Deed No. 5 dated April 1, 2021.

Beliau lulus Coursework in Communication and Navy Reserve Officers Training Corps (ROTC) di Military College of Vermont, Norwich University, Vermont (1992), lulus Coursework in Television Production di Emerson College (1994), lulus Communication Degree di Mount Ida College, Massachusetts (1994), lulus GE Management Development Institute's GE South East Asia Executive Program di Crotonville, New York (2008), dan lulus Harvard Business School Competing in the Age of Digital Platforms di Harvard University (2021).

He passed Coursework in Communication and Navy Reserve Officers Training Corps (ROTC) at the Military College of Vermont, Norwich University, Vermont (1992), passed Coursework in Television Production at Emerson College (1994), passed Communication Degree at Mount Ida College, Massachusetts (1994), graduated from the GE Management Development Institute's GE South East Asia Executive Program in Crotonville, New York (2008), and graduated from Harvard Business School Competing in the Age of Digital Platforms at Harvard University (2021).

Beliau memulai karier di WHDH-TV, INC., a CBS Affiliate sebagai Assistant Director on Air Promotion (1993–1994), kemudian di Indosiar sebagai Supervisor on Air Promotion (1994–1995), sebagai Producer Director (1995–1997), sebagai Executive Producer (1997–1998), sebagai non-Drama Section Head (1998–1999), dan sebagai Production Manager (1999–2001). Selanjutnya beliau berkarier di Trans TV sebagai Production & Facilities Division Head (2001–2004), Chief Operating Officer (2004–2006), Wakil Direktur Utama/Chief Operating Officer (2006–2008), Direktur Utama/Chief Executive Officer (2006–2008), dan di Trans 7 sebagai Direktur Utama/Chief Executive Officer (2008–2012). Karier Beliau selanjutnya di

He started his career at WHDH-TV, INC., as a CBS Affiliate as Assistant Director on Air Promotion (1993-1994), then at Indosiar as Supervisor on Air Promotion (1994-1995), as Producer Director (1995- 1997), as Executive Producer (1997-1998), as non- Drama Section Head (1998-1999), and as Production Manager (1999-2001). Subsequently, had a career at Trans TV as Production & Facilities Division Head (2001-2004), Chief Operating Officer (2004-2006), Vice President Director/Chief Operating Officer (2006- 2008), President Director/ Chief Executive Officer (2006-2008), and at Trans 7 as President Director/ Chief Executive Officer (2008-2012). Then served at Detik.com as Director (2011-2012), NET TV as Main Director (2012-2019) and as

Detik.com sebagai Direktur (2011–2012), NET TV sebagai Direktur Utama (2012–2019) dan sebagai Komisaris Utama (2019), Asian Games 2018 sebagai Director of Ceremonies and Events (2016–2017), Asian Television Awards sebagai Advisory Board (2016–2019), OCC Asian Games 2018 sebagai Creative Director (2017–2018), Kumparan sebagai Komisaris (2017–2019), Asosiasi Televisi Nasional Indonesia sebagai Ketua Umum (2017–2019), Tokopedia sebagai Komisaris (2019), serta Telkomsel sebagai Komisaris Utama dan GoTo Gojek Tokopedia sebagai Komisaris (sejak 2021). Beliau adalah Menteri Pariwisata dan Ekonomi Kreatif dan Kepala Badan Pariwisata dan Ekonomi Kreatif Republik Indonesia pada Kabinet Indonesia Maju (2019–2020).

Main Commissioner (2019), 2018 Asian Games as Director of Ceremonies and Events (2016-2017), Asian Television Awards as Advisory Board (2016-2019), OCC Asian Games 2018 as Creative Director (2017-2018), Kumparan as Commissioner (2017-2019), Indonesian National Television Association as General Chairman (2017- 2019), Tokopedia as Commissioner (2019), as well as Telkomsel as Chairman of the Board and GoTo Gojek Tokopedia as a Board Member (since 2021). He is the Minister of Tourism and Creative Economy and Head of the Tourism and Creative Economy Agency of the Republic of Indonesia at the Advanced Indonesia Cabinet (2019-2020).



Sunata Tjiterosampurno

Komisaris | Commisioner

(Menjabat 21 Juli 2022-7 Agustus 2025) | (In office July 21, 2022–August 7, 2025)

Warga Negara Indonesia | Indonesian Citizen

Usia | Age: 53 tahun/years

Domisili | Domicile: Jakarta, Indonesia

Beliau menjabat sebagai Komisaris berdasarkan Akta Notaris Nomor 131 Tanggal 21 Juli 2022.

Beliau meraih gelar Bachelor of Business Administration dari University of Wisconsin (1995), Madison dan Master in Finance dari London Business School (2002).

Beliau memulai karier di Lippo Securities–SBC Warburg sebagai Assistant Vice President Riset Ekuitas (1995–1998), dilanjutkan di Boston Consulting Group Jakarta sebagai Konsultan (1998–2004), dan PT Danareksa Sekuritas sebagai Direktur Investment Banking (2004–2006). Karier beliau selanjutnya antara lain Komisaris PT Bank Tabungan Pensiunan Nasional Tbk (2008–Januari 2015), Komisaris PT Delta Dunia Makmur Tbk (Juni 2011–Juni 2022), Komisaris Utama PT Bukit Makmur Mandiri Utama (2010–2021), Komisaris PT Trimegah Sekuritas (sejak November 2013), dan Komisaris PT BFI Finance Indonesia Tbk (sejak 2015).

He serves as Commissioner based on Deed No. 131 dated July 21, 2022.

He obtained a Bachelor of Business Administration from the University of Wisconsin-Madison (1995) and a Master in Finance from London Business School (2002).

He started his career at Lippo Securities-SBC Warburg as Assistant Vice President of Equity Research (1995-1998), continued at Boston Consulting Group Jakarta as a Consultant (1998- 2004), and PT Danareksa Sekuritas as Director of Investment Banking (2004-2006). His subsequent career included Commissioner of PT Bank Tabungan Pensiunan Nasional Tbk (2008-January 2015), Commissioner of PT Delta Dunia Makmur Tbk (June 2011-June 2022), and President Commissioner of PT Bukit Makmur Mandiri Utama (2010-2021). Currently holds concurrent positions as Commissioner of PT Trimegah Sekuritas (since November 2013), and Commissioner of PT BFI Finance Indonesia Tbk (since 2015).

Profil Direksi
Board of Directors Profiles

Sepanjang 2025, komposisi Direksi BMHS tidak mengalami perubahan.

Throughout 2025, there were no changes to the composition of BMHS's Board of Directors.



Komposisi Direksi
Composition of the Board of Directors

Direksi Director	1 Januari – 31 Desember 2025 Januari 1 – December 31 2025
Direktur Utama President Director	Agus Heru Darjono
Direktur Director	Cuncun Wijaya
Direktur Director	Emilia Rouli



Agus Heru Darjono

Direktur Utama
President Director

Warga Negara Indonesia | Indonesian Citizen
Usia | Age: 55 tahun/years
Domisili | Domicile: Jakarta, Indonesia

Beliau menjabat sebagai Direktur Utama berdasarkan Akta No. 159 tanggal 30 Mei 2024.

Beliau memperoleh gelar Sarjana Ekonomi dari Sekolah Tinggi Ilmu Ekonomi (STIE) Pengembangan Bisnis dan Manajemen (PBM) pada tahun 2001, Magister Management dari PPM School of Management Jakarta pada tahun 2005, dan Doktor dari IPB University School of Business pada tahun 2019.

Beliau memulai karier profesionalnya di PT Pfizer Indonesia dengan posisi terakhir sebagai Direktur (1990–2012), Direktur PT Merck Sharp and Dohme (2012–2014), Direktur PT Darya Varia Laboratoria–Unilab (2014–2017), Presiden Direktur PT Metro Drug Indonesia–Zuellig Group (2017–2018), Chief PT Anugerah Pharmindo Lestari–Zuellig Pharma (2018–2019), Vice President PT Bernofarm Group (2020–2021), Direktur di PT Darya–Varia Laboratoria (2021–2023), dan Presiden Direktur PT Indofarma (Persero) Tbk (2023–2024).

Beliau memiliki rangkap jabatan sebagai Direktur PT Bunda Global Pharma, Direktur PT BMHS Diklat Indonesia, Direktur PT Citra Ananda, Direktur PT Bunda Medika Dewata, Wakil Direktur Utama PT Morula Indonesia, Direktur PT Pintu Ilmu, Direktur PT Bunda Minang Citra, Direktur PT Jolin Sapta Medika, Direktur PT Prima Dental Medika, Direktur PT Emergency Response Indonesia, Direktur PT Bunda Medika Wisesa, Direktur PT Bunda Medika Klinik, Direktur PT Bunda Graha Properti, Komisaris PT Diagnos Laboratorium Utama Tbk, Direktur Sasana Mitra Bunda dan PT Bunda Medika Bekasi serta Direktur Utama PT Medika Sejahtera Bersama.

He currently serves as President Director based on Deed No. 159 dated May 30, 2024.

He obtained a Bachelor of Economics degree from Sekolah Tinggi Ilmu Ekonomi (STIE) Business Development and Management (PBM) in 2001, a Master of Management Degree from IPB School of Management Jakarta in 2005, and a Doctorate from IPB University School of Business in 2019.

He started his professional career at PT Pfizer Indonesia (1990-2012) with his last position as Director. His career history includes: Director of PT Merck Sharp and Dohme (2012-2014), Director of PT Darya Varia Laboratoria-Unilab (2014-2017), President Director of PT Metro Drug Indonesia- Zuellig Group (2017-2018), Chief of PT Anugerah Pharmindo Lestari-Zuellig Pharma (2018-2019), Vice President of PT Bernofarm Group (2020-2021), Director at PT Darya-Varia Laboratoria (2021-2023), and President Director of PT Indofarma (Persero) Tbk (2023-2024).

He has concurrent positions as Director of PT Bunda Global Pharma, Director of PT BMHS Diklat Indonesia, Director of PT Citra Ananda, Director of PT Bunda Medika Dewata, Vice President Director of PT Morula Indonesia, Director of PT Pintu Ilmu, Director of PT Bunda Minang Citra, Director of PT Jolin Sapta Medika, Director of PT Prima Dental Medika, Director of PT Emergency Response Indonesia, Director of PT Bunda Medika Wisesa, Director of PT Bunda Medika Klinik, Director of PT Bunda Graha Properti, Commissioner of PT Diagnos Laboratorium Utama Tbk, Director Sasana Mitra Bunda and PT Bunda Medika Bekasi also the President Director of PT Medika Sejahtera Bersama.



Cuncun Wijaya

Direktur Keuangan
Chief Financial Officer

Warga Negara Indonesia | Indonesian Citizen
Usia | Age: 48 tahun/years
Domisili | Domicile: Jakarta, Indonesia

Beliau menjabat sebagai Direktur Keuangan berdasarkan Akta No. 131 Tanggal 21 Juli 2022.

He currently serves as Director based on Deed No. 131 dated July 21, 2022.

Beliau meraih gelar Bachelor of Economic dari Universitas Katolik Atma Jaya Jakarta (1999) dan Magister Finance dari Universitas Pelita Harapan Jakarta (2011).

He obtained a Bachelor of Economics degree from Universitas Katolik Atma Jaya, Jakarta (1999) and a Masters in Finance degree from Universitas Pelita Harapan, Jakarta (2011).

Beliau merupakan profesional di bidang akuntansi dan keuangan dengan pengalaman lebih dari 15 tahun di berbagai industri. Karier beliau antara lain Investor Relation Officer PT Kalbe Farma Tbk (2000–2002), Finance and Accounting Manager PT Honoris Industry (2004–2012), Head of Investor Relation, Corporate Secretary, Finance Director PT Modernland Realty Tbk (2012–2018), Chief Financial Officer (CFO) di Eatwell Culinary (2018–2019) dan Aryaduta Hotel Group (2020–2021).

He has served as a professional in accounting and finance with more than 15 years of experience in various industries. His career includes Investor Relations Officer at PT Kalbe Farma Tbk (2000-2002), Finance and Accounting Manager at PT Honoris Industry (2004-2012), Head of Investor Relations, Corporate Secretary, Finance Director at PT Modernland Realty Tbk (2012-2018), Chief Financial Officer (CFO) at Eatwell Culinary (2018-2019) and at Aryaduta Hotel Group (2020-2021).

Beliau rangkap jabatan sebagai Direktur PT Medika Sejahtera Bersama sejak Februari 2025.

He has held the position of Director at PT Medika Sejahtera Bersama since February 2025.



Emilia Rouli

Direktur Sumber Daya Manusia
Chief Human Capital Officer

Warga Negara Indonesia | Indonesian Citizen
Usia | Age: 55 tahun/years
Domisili | Domicile: Jakarta, Indonesia

Beliau menjabat sebagai Direktur Sumber Daya Manusia berdasarkan Akta No. 131 Tanggal 21 Juli 2022.

She currently serves as Human Capital Director based on Deed No. 131 dated July 21, 2022.

Beliau lulus dari Fakultas Bisnis Asian Institute of Management, Filipina (2008).

She graduated from the Faculty of Business of the Asian Institute of Management, Philippines (2008).

Beliau memulai karier di Pfizer Pharmaceuticals & Wyeth Nutrition dengan posisi terakhir sebagai Senior HR Business Partner (2001–2011), dilanjutkan di PT Metro Drug Indonesia sebagai Head of Human Resources (2011–2014) dan PT Lafarge Cement Indonesia sebagai Vice President OD & Transformation (2014–2016), PT Holcim Indonesia Tbk sebagai Head of Talent & Performance Management dan sebagai Regional L&D Manajer untuk Kawasan Asia Pasifik, berbasis di Singapura (2017–2019), serta di PT Sodexo Indonesia sebagai Direktur Sumber Daya Manusia (2019–2021).

She started her career at Pfizer Pharmaceuticals & Wyeth Nutrition with the last position as Senior HR Business Partner (2001-2011), continued at PT Metro Drug Indonesia as Head of Human Resources (2011-2014) and PT Lafarge Cement Indonesia as Vice President OD & Transformation (2014-2016). Then had a career at PT Holcim Indonesia Tbk as Head of Talent & Performance Management and Regional L&D Manager for the Asia Pacific region based in Singapore (2017-2019), and at PT Sodexo Indonesia as Director of Human Resources (2019-2021).

Beliau tidak memiliki rangkap jabatan baik di dalam maupun di luar BMHS.

She does not hold any concurrent positions either inside or outside BMHS.

Informasi mengenai hubungan afiliasi anggota Dewan Komisaris dan Direksi disampaikan pada Bab Governansi Korporat Laporan Tahunan ini.

Information concerning the affiliated relationships of the members of the Board of Commissioners and the Board of Directors can be found in the Corporate Governance Chapter of this Annual Report.

Sumber Daya Manusia
Human Capital

Sumber daya manusia (SDM) memegang peranan penting dalam menentukan kualitas layanan kesehatan. SDM yang kompeten, berpengalaman, dan memiliki kepedulian tinggi terhadap pasien merupakan pilar utama yang menopang kinerja BMHS sepanjang perjalanannya. BMHS menempatkan pengelolaan SDM sebagai salah satu prioritas strategis dalam memperkuat fundamental organisasi. Internalisasi nilai "*Create Innovation*, *Compassion*, *Competence*, *Collaboration*, dan *Change Agility* (5C)" terus dilakukan untuk menciptakan lingkungan kerja yang sehat, adaptif, dan kolaboratif. Melalui penguatan nilai 5C, BMHS membangun kompetensi dan karakter karyawan, serta mendorong profesionalisme dan empati dalam setiap interaksi dengan pasien.

Human capital (HC) plays a vital role in determining the quality of healthcare services. Competent and experienced HC with a high level of patient-centered care make up the main pillar supporting BMHS's performance throughout its journey. BMHS places HC management as one of its strategic priorities to strengthen organizational fundamentals. Internalization of the values "Create Innovation, Compassion, Competence, Collaboration, and Change Agility (5C)" continues to be implemented to foster a healthy, adaptive, and collaborative working environment. Through the reinforcement of the 5C values, BMHS develops employee competencies and character, while promoting professionalism and empathy in every interaction with patients.

Untuk memastikan pengelolaan SDM berjalan konsisten dan terarah, BMHS menerapkan serangkaian langkah strategis yang mencakup seluruh siklus kerja karyawan, mulai dari proses rekrutmen, orientasi, pengembangan kompetensi, manajemen talenta dan suksesi, penilaian kinerja, pengelolaan karier, keterlibatan dan kesejahteraan karyawan, serta retensi dan manajemen *turnover*.

To ensure consistent and well-directed HC management, BMHS has instigated a series of strategic initiatives covering the entire employee lifecycle, including recruitment, orientation, competency development, talent and succession management, performance appraisal, career management, employee engagement and well-being, as well as retention and turnover management.

Pada 2025, jumlah karyawan BMHS adalah 3.191 orang. Keberagaman komposisi karyawan mencerminkan struktur SDM yang inklusif dan mampu mendukung kebutuhan layanan kesehatan yang dinamis.

In 2025, BMHS employed 3,191 personnel. The diversity of the workforce composition reflects an inclusive HC structure that is well positioned to support the dynamic needs of healthcare services.

Komposisi Karyawan Berdasarkan Jenis Kelamin
Employee Composition by Gender

Gender	2025	2024	2023
Pria | Male	750	779	787
Wanita | Female	2.441	2.455	2.369
Jumlah | Total	**3.191**	**3.234**	**3.156**

Komposisi Karyawan Berdasarkan Jabatan dan Jenis Kelamin
Employee Composition by Position Level and Gender

Level Jabatan Position Level	2025			2024		
	Pria Male	Wanita Female	Total	Pria Male	Wanita Female	Total
Entry-level	510	2.053	2.563	529	2.108	2.637
Mid-level	190	349	539	193	307	500
Senior-level	25	30	55	38	35	73
Executive-level	25	9	34	19	5	24
Total	**750**	**2.441**	**3.191**	**779**	**2.455**	**3.234**

Keterangan | Note
Pada tahun 2023, jumlah karyawan berdasarkan jabatan dibagi berdasarkan Komisaris 5; Direktur 5; Head Division 58; Departement Head & Specialist 164; Unit Head & Jr. Specialist 346; Staf Lainnya 2.361; Dokter Umum 194 dengan total 3.133 karyawan.
In 2023, BMHS's workforce by position level consisted of 5 Commissioners, 5 Directors, 58 Division Heads, 164 Department Heads and Specialists, 346 Unit Heads and Junior Specialists, 2,361 Other Staff, and 194 General Practitioners, bringing the total number of employees to 3,133.

Komposisi Karyawan Berdasarkan Tingkat Pendidikan dan Jenis Kelamin
Employee Composition by Education Level and Gender

Tingkat Pendidikan Education Level	2025			2024		
	Pria Male	Wanita Female	Total	Pria Male	Wanita Female	Total
SMA dan Sederajat High School and Equivalent	167	102	269	192	113	305
Diploma	162	950	1.112	172	1.013	1.185
Strata 1 Bachelor's Degree	356	1.278	1.634	360	1.223	1.583
Pascasarjana Postgraduate	65	111	176	55	106	161
Total	**750**	**2.441**	**3.191**	**779**	**2.455**	**3.234**

Keterangan | Note
Pada tahun 2023, karyawan berdasarkan pendidikan tingkat SMA dan sederajat berjumlah 343; Diploma berjumlah 1.262; Strata 1 berjumlah 1.414; Pascasarjana berjumlah 137 dengan total keseluruhan 3.156 karyawan.
In 2023, BMHS's employees by education level consisted of 343 employees with senior high school or equivalent qualifications, 1,262 diploma holders, 1,414 employees holding a bachelor's degree, and 137 employees with postgraduate degrees, bringing the total number of employees to 3,156 employees.

Komposisi Karyawan Berdasarkan Kelompok Usia dan Jenis Kelamin
Employee Composition Based on Age Group and Gender

Rentang Usia Age Group (tahun/years)	2025			2024		
	Pria Male	Wanita Female	Total	Pria Male	Wanita Female	Total
<25	29	173	202	41	239	280
≥25 s.d. ≤35	424	1.519	1.943	436	1.552	1.988
≥35 s.d. ≤45	214	550	764	218	482	700
≥45 s.d. ≤60	81	191	272	82	175	255
≥ 60	2	8	10	2	7	9
Total	**750**	**2.441**	**3.191**	**779**	**2.455**	**3.234**

Keterangan | Note
Pada tahun 2023, karyawan berdasarkan kelompok usia <25 tahun sebanyak 402; 26-45 tahun sebanyak 2.499; 46-55 tahun sebanyak 231; >55 tahun sebanyak 24 dengan total 3.156 karyawan.
In 2023, employees based on age group consisted of <25 years old - 402; 26-45 years old - 2,499; 46-55 years old - 231; >55 years old - 24 bringing the total number of employees to 3,156 employees.

Komposisi Karyawan Berdasarkan Status Ketenagakerjaan dan Wilayah Kerja 2025
Composition Based on Employment Status and Work Area in 2025

Lokasi Location	Pegawai Tetap Permanent		Pegawai Tidak Tetap Contract		Total	
	Pria Male	Wanita Female	Pria Male	Wanita Female	Pria Male	Wanita Female
Jakarta	183	528	183	403	366	931
Bekasi	15	65	28	120	43	185
Depok	43	229	56	153	99	382
Tangerang Selatan	8	46	21	78	29	124
Palembang	4	13	19	91	23	104
Padang	51	284	32	138	83	422
Denpasar	46	107	10	38	56	145
Yogyakarta	3	5	3	11	6	16
Surabaya	3	6	11	49	14	55
Makassar	1	6	13	31	14	37
Bandung	1	5	4	12	5	17
Brebes	0	0	1	6	1	6
Pekanbaru	0	3	1	2	1	5
Batam	2	1	9	10	11	11
Total	**360**	**1.298**	**391**	**1.142**	**751**	**2.440**

Keterangan | Note
Pada tahun 2024, jumlah karyawan tetap laki-laki sebanyak 338 dan perempuan 1.241, sementara jumlah karyawan tidak tetap laki-laki sebanyak 441 dan perempuan 1.214.
In 2024, the number of permanent employees consisted of 338 male and 1,241 female employees, while non-permanent employees comprised 441 male and 1,214 female employees.

Keahlian dan Kompetensi

BMHS memastikan seluruh karyawan telah memiliki sertifikasi sesuai bidang tugasnya. Pada 2024 dan 2023, radiologi telah memiliki beberapa sertifikat di antaranya fisikawan medis, kemudian di farmasi mempunyai sertifikat Total Parenteral Nutrition (TPN) dan farmasi kemoterapi, serta di bidang keperawatan telah tersertifikasi pelatihan cath lab, kemoterapi, hemodilisa, penata anestesi, NICU, PICU, ICU, dan kamar bedah. Untuk 2025, beberapa sertifikasi yang telah dijalankan yaitu meliputi:

Qualifications and Competency

BMHS ensures that all employees have certification relevant to their field of work. In 2024 and 2023, radiology has several certifications, including medical physicists, while pharmacy has Total Parenteral Nutrition (TPN) and chemotherapy pharmacy certifications, and nursing has certifications in cath lab training, chemotherapy, hemodilysis, anesthesia, NICU, PICU, ICU, and operating rooms. For 2025, several certifications have been implemented, including:

Tugas Duties	Perizinan Licensing	Jumlah Karyawan Number of Employees 2025
Radiologi | Radiology	Sertifikat Fisikawan Medis | Medical Physicist Certificate	5
	Sertifikat Petugas Proteksi Radiasi	8
Farmasi | Pharmacy	Sertifikat TPN | TPN Certificate	5
	Sertifikat Farmasi Kemoterapi | Chemotherapy Pharmacy Certificate	3

Tugas Duties	**Perizinan** Licensing	**Jumlah Karyawan** Number of Employees **2025**
Keperawatan | Nursing	Sertifikat Pelatihan Cath Lab | Cath Lab Training Certificate	2
	Sertifikat Kemoterapi | Chemotherapy Certificate	2
	Sertifikat Hemodialisa | Hemodialysis Certificate	20
	Sertifikat ICU ICU Certificate	27
	Sertifikat Kamar Bedah Operating Room Certificate	45
	Sertifikat BTCLS BTCLS Certificate	565
	Sertifikat Keperawatan Neonatus Level 2 Level 2 Neonatal Nursing Certificate	23
	Sertifikat PONEK PONEK Certificate	10
	Sertifikat Resusitasi Neonatus Neonatal Resuscitation Certificate	127
	Sertifikat ACLS ACLS Certificate	76
	Sertifikat Asuhan Persalinan Normal (APN) Normal Childbirth Care (APN) Certificate	51
	Sertifikat Komite Keperawatan Nursing Committee Certificate	3
	Sertifikat Manajemen Kepala Ruang Head of Room Management Certificate	6
	Sertifikat Mentoring/ preceptorship Mentoring/Preceptorship Certificate	3
	Sertifikat TOT dan atau TPK TOT and/or TPK Certificate	6
	Sertifikat Perawat Anestesi Anesthesia Nurse Certificate	17
	Sertifikat NICU PICU NICU PICU Certificate	76
Medis dan Penunjang Medical and Support Services	Sertifikat ATCLS ATCLS Certificate	55
	Sertifikat K3RS K3RS Certificate	17
	Sertifikat ATLS Dokter ATLS Doctor Certificate	3
	Sertifikat ACLS Dokter ACLS Doctor Certificate	11
	Sertifikasi Hiperkes Hiperkes Certification	7
	Sertifikat APN APN Certificate	10
	Sertifikasi IPCN IPCN Certification	1

BMHS menyediakan layanan kesehatan holistik dengan didukung oleh tenaga medis profesional, mulai dari dokter umum, dokter spesialis dan sub spesialis, hingga professor yang tersebar pada:

BMHS provides holistic healthcare services supported by professional medical personnel, ranging from general practitioners, specialist and sub-specialist doctors to professors, in the following areas:

	Profesor Professor			Spesialis Specialist			Sub-Spesialis Sub-Specialist		
	2025	2024	2023	2025	2024	2023	2025	2024	2023
RSIA Bunda Jakarta Bunda Jakarta Women and Children Hospital	5	6	8	41	47	42	34	34	36
RSU Bunda Jakarta Bunda Jakarta Hospital	5	6	5	70	68	71	38	37	37
RSU Bunda Margonda Bunda Margonda Hospital	0	0	3	77	63	90	17	23	17
RSU Bunda Padang Bunda Padang Hosipital	1	1	3	59	10	61	26	9	9
RSIA Bunda Ciputat Bunda Ciputat Women and Children Hospital	1	1	3	22	19	24	1	2	3
RSIA Az Zahra Palembang Az Zahra Palembang Women and Children Hospital	0	0	3	21	13	13	2	3	2
RSU Citra Harapan Citra Harapan Hospital	0	0	3	45	34	37	0	4	3
RSIA Pusura Tegalsari Pusura Tegalsari Women and Children Hospital	0	0	3	12	18	3	3	4	3
RSIA Bunda Denpasar Bunda Denpasar Women and Children Hospital	0	0	3	22	21	20	4	4	3
BIC Vida Bekasi	0	0	0	4	3	3	0	0	0
Bunda Clinic MRT Dukuh Atas	0	-	-	0	-	-	0	-	-
Morula Indonesia	4	4	4	97	92	90	34	33	30
Diagnos Laboratorium	1	1	0	31	23	14	6	2	1

Keterangan | Note
- Bunda Clinic MRT Dukuh Atas dibuka pada September 2025 | Bunda Clinic MRT Dukuh Atas open in September 2025
- BIC Vida Bekasi tutup di akhir 2025 | BIC Vida Bekasi close at the end of 2025

Pengembangan Kompetensi

Program pengembangan kompetensi dilaksanakan secara komprehensif, mencakup pengembangan keterampilan, pengetahuan, dan sikap. Pada 2025, BMHS telah menyelenggarakan lebih dari 1.656 program pelatihan, mencakup penguatan kompetensi NICU dan PICU, etika medis dan *patient care*, *surgical excellence*, serta sejumlah pelatihan teknis lainnya yang dirancang secara strategis untuk meningkatkan kualitas keperawatan dan standar klinis di seluruh jaringan BMHS.

Competency Development

Competency development programs are implemented comprehensively, encompassing the enhancement of skills, knowledge, and attitudes. In 2025, BMHS organized more than 1,656 training programs, including capacity building in NICU and PICU, medical ethics and patient care, surgical excellence, as well as other technical trainings strategically designed to enhance nursing quality and clinical standards across the BMHS network.

Top 30 Pelatihan Hard Skill | Top 30 Hard Skills Training Courses		
1	Simulasi APAR	Fire Extinguisher Simulation
2	Sosialisasi Limbah B3 dan Pengelolaan B3, Penanggulangan Bencana, Utilitas Gedung, Keamanan dan Keselamatan Alat Medis	Training on Hazardous Waste and Hazardous Materials Management, Disaster Response, Building Utilities, and Medical Equipment Safety and Security
3	Sosialisasi Budaya Keselamatan Pasien dan Pencegahan Pengendalian Infeksi	Training on Patient Safety Culture and Infection Prevention and Control
4	Sosialisasi Pengelolaan Etika dan Hukum RS Citra Harapan	Training on Ethics and Legal Management at Citra Harapan Hospital
5	DRK	DRK
6	Sosialisasi Akun Satu Sehat	Training on the Satu Sehat Account
7	Pencegahan Penanggulangan Kebakaran & Simulasi Bencana Kebakaran	Fire Prevention & Fire Disaster Simulation
8	Orientasi Umum	General Orientation
9	Sosialisasi Greeting & Grooming	Greeting & Grooming Awareness Session

Top 30 Pelatihan Hard Skill | Top 30 Hard Skills Training Courses		
10	Re-Sosialisasi Assesment-Kredensial, Mutu Profesi dan Etik-Disiplin Profesi dan pelatihan Service Excellence	Re-Awareness Session on Assessment-Credentials, Professional Quality, Professional Ethics & Discipline, and Service Excellence Training
11	Simulasi Proteksi Kebakaran	Fire Protection Simulation
12	Sosialisasi K3RS	Hospital Occupational Safety and Health (K3RS) Awareness Session
13	Sosialisasi ESG	ESG Socialization
14	Etik & Caring Keperawatan	Nursing Ethics & Caring
15	Manajemen Nyeri & Askep 3S	Pain Management & 3S Nursing Care
16	Pelatihan Dasar Microsoft Office	Basic Microsoft Office Training
17	Pelatihan PPI Dasar	Basic Infection Prevention and Control (IPC) Training
18	Sosialisasi Hourly Rounding dan Nursing Care	Socialization of Hourly Rounds and Nursing Care
19	Etik dan Caring Keperawatan	Nursing Ethics & Caring
20	Sosialisasi Budaya Keselamatan Pasien dan Pencegahan Pengendalian Infeksi (PPI)	Socialization of Patient Safety Culture and Infection Prevention and Control (IPC)
21	Pelatihan Bantuan Hidup Dasar Penunjang Medis & Non Medis	Basic Life Support Training for Medical & Non-Medical Personnel
22	Pelatihan Tanggap Darurat Kebakaran	Fire Emergency Response Training
23	Pelatihan Awareness K3RS Periode Mei 2025	K3RS Awareness Training for May 2025
24	Pelatihan Skill Lab Transfusi Darah	Blood Transfusion Skills Lab Training
25	12 KDK	12 KDK
26	Pelatihan Managemen Laktasi	Lactation Management Training
27	Pelatihan Manual Handling Periode Maret 2025	Manual Handling Training for March 2025
28	Workshop EMR (SIRS Teramedik)	Workshop EMR (SIRS Teramedik)
29	Patient Centered Communication Skills	Patient Centered Communication Skills
30	Pelatihan Kode Emergency Periode Mei 2025	Pelatihan Kode Emergency Periode Mei 2025
Top 30 Pelatihan Soft Skill | Top 30 Soft Skills Training Courses		
1	Beauty Class	Beauty Class
2	Pemaparan Target 2025 dan Kedisiplinan Karyawan	Presentation of the 2025 Goals and Employee Discipline
3	Know Your Self With DISC	Know Your Self With DISC
4	Growth Mindset : Positive Thinking	Growth Mindset : Positive Thinking
5	Meningkatkan Mindfulness dan Membangun Peer Support di Lingkungan Rumah Sakit	Promoting Mindfulness and Building Peer Support in the Hospital Setting
6	Sosialisasi Pedoman Grooming	Rollout of Grooming Guidelines
7	Basic Communication Skills	Basic Communication Skills
8	GCG Awareness	GCG Awareness
9	5C Talks : Stronger Together: Membangun Kolaborasi yang Berdampak	5C Talks : Stronger Together: Membangun Kolaborasi yang Berdampak
10	5C Talks : From Ideas to Impact in Everyday Work	5C Talks : From Ideas to Impact in Everyday Work
11	5C Talks : Embracing Changes With Agility	5C Talks : Embracing Changes With Agility
12	Sosialisasi Mini Assesment 5C	Socialization of Mini 5C Assessment
13	Sosialisasi Culture Book	Socialization of the Culture Book
14	Sosialisasi 6 Sasaran Keselamatan Pasien	Socialization of the 6 Patient Safety Goals
15	Sosialisasi Kamus Kompetensi PT Bundamedik	Socialization of the PT Bundamedik Competency Dictionary
16	Refreshment : Values Driven Excellence with 5C	Refreshment : Values Driven Excellence with 5C
17	Embracing Changes With Agility	Embracing Changes With Agility
18	5C Talk : From Ideas to Impact in Everyday Work	5C Talk : From Ideas to Impact in Everyday Work
19	Pelatihan Komunikasi Efektif Verbal Melalui Telepon Periode Juni 2025	Training on Effective Verbal Communication Over the Phone (June 2025 Session)
20	Pencegahan Infeksi dan Sasaran Keselamatan Pasien	Infection Prevention and Patient Safety Goals
21	Sosialisasi Akun Satu Sehat	Introduction to the Satu Sehat Account
22	Sosialisasi Do & Dont	Introduction to Dos and Don'ts
23	Handling Complaint Keperawatan	Handling Nursing Complaints
24	5C Corporate Values	5C Corporate Values
25	5C Talks From Ideas to Impact in Everyday Work	5C Talks From Ideas to Impact in Everyday Work
26	5C Refreshment	5C Refreshment

Top 30 Pelatihan Soft Skill | Top 30 Soft Skills Training Courses		
27	Komunikasi Efektif & Pelayanan Prima Rumah Sakit	Effective Communication & Excellent Hospital Care
28	Service Excellence	Service Excellence
29	Productivity Management	Productivity Management
30	Grooming and Greeting	Grooming and Greeting

Manajemen Mutu

BMHS menerapkan sistem manajemen mutu untuk memastikan setiap produk dan layanan kesehatan memenuhi standar kualitas. Seluruh proses dijalankan berdasarkan prosedur operasi standar (SOP) yang disusun selaras dengan proses bisnis, ketentuan regulasi, dan tujuan strategis BMHS. Penerapan manajemen mutu bertujuan memberikan pelayanan kesehatan yang aman, efektif, efisien, dan berpusat pada pasien.

RSU Bunda Jakarta dan RSIA Bunda Jakarta telah meraih akreditasi 6th Evaluation and Quality Improvement Program (EQuIP6) dari Australian Council on Healthcare Standards (ACHS). Di bidang layanan fertilitas, Morula IVF Indonesia telah memperoleh sertifikasi Reproductive Technology Accreditation Committee (RTAC) dari Fertility Society of Australia. Selain itu, seluruh rumah sakit di bawah BMHS telah menyelesaikan akreditasi sesuai Standar Akreditasi Kementerian Kesehatan (STARKES). Dengan pencapaian tersebut, Rumah Sakit Bunda Group menegaskan komitmennya untuk terus menghadirkan layanan yang berkualitas, selaras dengan standar terbaik, dan selalu mengutamakan keselamatan pasien.

Quality Management

BMHS applies a quality management system to ensure all healthcare products and services meet established quality standards. All processes are carried out in accordance with standard operating procedures (SOPs) aligned with BMHS's business processes, regulatory requirements, and strategic objectives. Quality management aims to deliver healthcare services that are safe, effective, efficient, and patient-centered.

Bunda Jakarta Hospital and Bunda Jakarta Women and Children Hospital have obtained the 6th Evaluation and Quality Improvement Program (EQuIP6) accreditation from the Australian Council on Healthcare Standards (ACHS). In the field of fertility services, Morula IVF Indonesia has received certification from the Reproductive Technology Accreditation Committee (RTAC) of the Fertility Society of Australia. In addition, all Company hospitals have completed accreditation in accordance with the Ministry of Health Accreditation Standards (STARKES). Through these achievements, the Bunda Hospital Group reaffirms its commitment to continuously delivering high-quality healthcare services aligned with best practices and patient safety as top priorities.

Komposisi Pemegang Saham
Shareholders Composition

Pemegang Saham Berdasarkan Persentase Kepemilikan
Shareholders Based on Ownership Percentage

Nama Pemegang Saham Name of Shareholder	1 Januari 2025 January 1, 2025		31 Desember 2025 December 31, 2025	
	Jumlah Saham Number of Shares	Kepemilikan Saham (%) Ownership Percentage (%)	Jumlah Saham Number of Shares	Kepemilikan Saham (%) Ownership Percentage (%)
Pemegang Saham dengan kepemilikan saham >5% | Shareholders with share ownership >5%				
PT Bunda Investama Indonesia	4.935.430.900	57,37	4.935.430.900	57,37
Masyarakat | Public	2.466.534.276	28,66	2.466.534.276	28,66
Pemegang Saham dengan kepemilikan saham <5% | Shareholders with share ownership <5%				
Ivan Rizal Sini	278.600.000	3,24	278.600.000	3,24
Mesha Rizal Sini	278.600.000	3,24	278.600.000	3,24
Rito Alam Rizal Sini	278.600.000	3,24	278.600.000	3,24
Renobulan Rizal Sini Suheimi	207.786.000	2,42	207.786.000	2,42
Ietje Ika Rizal Sini	157.865.000	1,83	157.865.000	1,83
Jumlah | Total	8.603.416.176	100,00	8.603.416.176	100,00

Kepemilikan Saham Anggota Dewan Komisaris dan Direksi

Seluruh anggota Direksi tidak memiliki saham BMHS, baik secara langsung maupun tidak langsung. Sementara itu, terdapat anggota Dewan Komisaris dengan kepemilikan langsung dan tidak langsung atas saham BMHS. Meski demikian, BMHS memastikan seluruh Komisaris Independen tidak memiliki saham BMHS yang dapat memengaruhi independensinya, sebagaimana diatur dalam POJK 33/POJK.04/2014.

Board of Commissioners and Board of Directors Share Ownership

No members of the Board of Directors hold any shares in BMHS, either directly or indirectly. Certain members of the Board of Commissioners, however, have direct and indirect shareholdings in BMHS. Notwithstanding this, BMHS ensures that all Independent Commissioners remain free from any share ownership that may affect their independence, as stipulated in POJK No. 33/POJK.04/2014.

Kepemilikan Saham Langsung Anggota Dewan Komisaris
Board of Commissioners Share Ownership

No	Nama Name	Jabatan Position	1 Januari 2025 January 1, 2025		31 Desember 2025 December 31, 2025	
			Jumlah Saham Number of Shares	Kepemilikan Saham (%) Ownership Percentage (%)	Jumlah Saham Number of Shares	Kepemilikan Saham (%) Ownership Percentage (%)
1	Ivan Rizal Sini	Komisaris Utama President Commissioner	278.600.000	3,24	278.600.000	3,24
2	Mesha Rizal Sini	Komisaris Commissioner	278.600.000	3,24	278.600.000	3,24

Komposisi Pemegang Saham BMHS Berdasarkan Jenis Kepemilikan Saham
Shareholder Composition by Type of Share Ownership

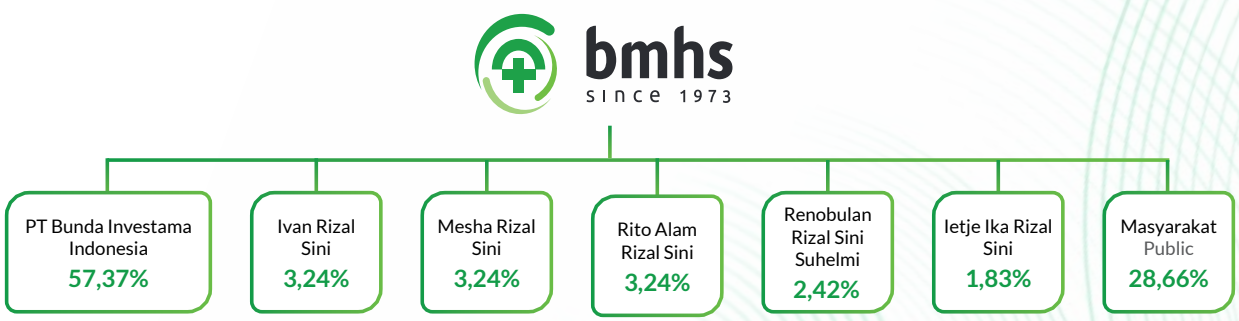
No	Kelompok Pemegang Saham Group of Shareholders	Jumlah Saham Number of Shares	Kepemilikan Saham (%) Share Ownership (%)
1	Institusi Lokal | Local Institutions	5.531.733.700	64,30
2	Individu Lokal | Local Individuals	1.859.391.600	21,61
3	Institusi Asing | Foreign Institutions	1.209.250.776	14,06
4	Individu Asing | Foreign Individuals	3.040.100	0,04
Jumlah | Total		8.603.416.176	100,00

Informasi Pemegang Saham Utama dan Pengendali

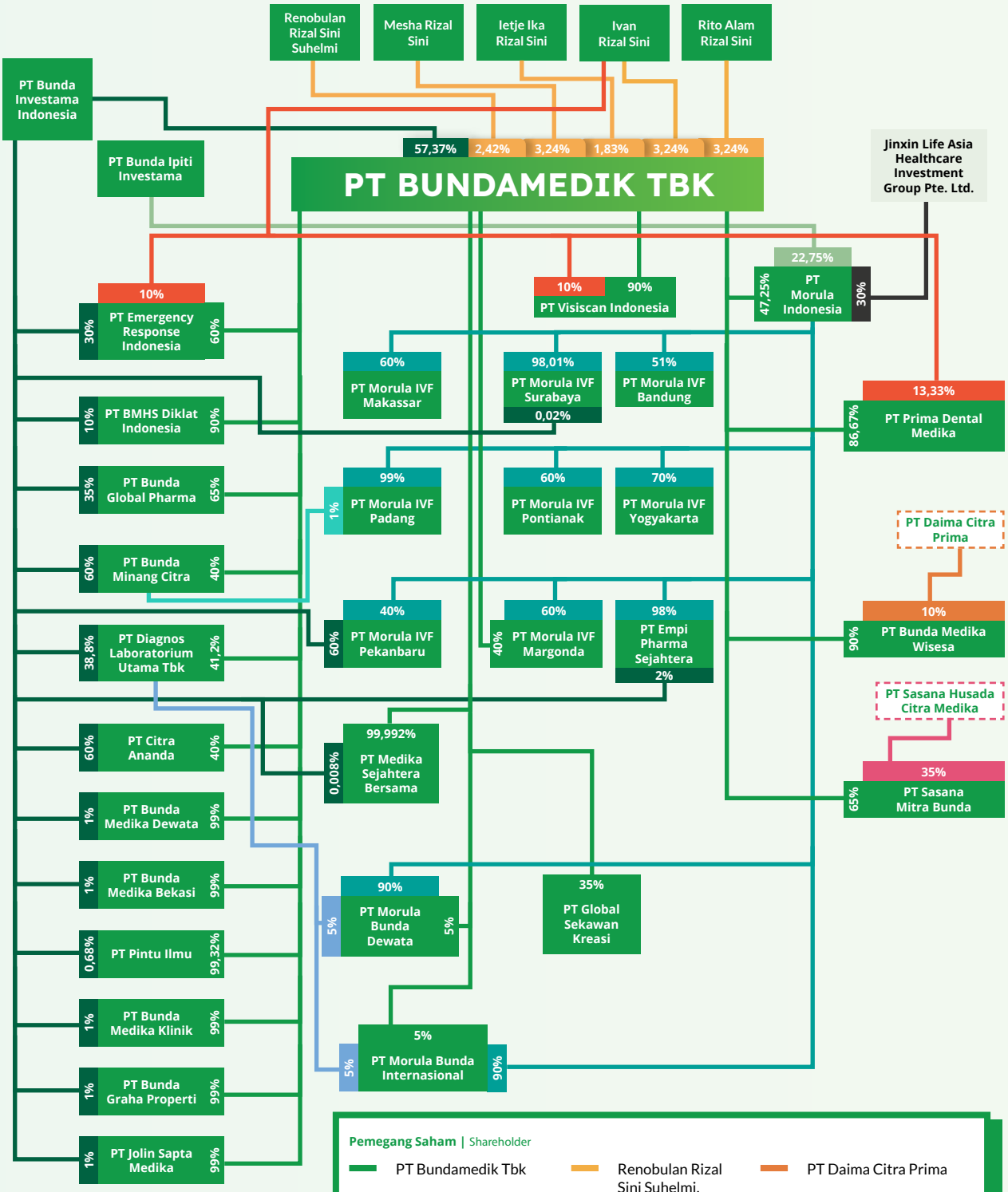
Pihak pengendali dan pemilik manfaat akhir (*ultimate beneficial owner*) dari BMHS adalah Bapak Ivan Rizal Sini, dengan persentase kepemilikan saham langsung sebesar 3,24%.

Majority and Controlling Shareholders Information

BMHS's controlling party and ultimate beneficial owner is Mr. Ivan Rizal Sini, who holds a direct share ownership of 3.24%.



Struktur Grup
Group Structure



Entitas Anak dan Perusahaan Asosiasi
Subsidiaries and Associated Company

Nama Name	**Kepemilikan Saham BMHS (%)** Share Ownership by BMHS (%)	**Bidang Usaha** Type of Operations	**Status Operasi** Operational Status	**Total Aset per 31-Des- 2025 (Rp)** Total Assets as of Dec 31, 2025 (IDR)	**Lokasi** Location
Entitas Anak Langsung I Subsidiaries					
PT Bunda Global Pharma (BGP)	65,00	Distributor Obat dan Alat Kesehatan Distributor of Drugs and Medical Equipment	Beroperasi Operational	61.280.117.861	Depok
PT Emergency Response Indonesia (ERI)	60,00	Penyediaan jasa ambulans Provision of ambulance services		5.578.020.212	Jakarta
PT BMHS Diklat Indonesia (BDI)	90,00	Pendidikan Kesehatan Swasta Private Health Education		2.010.605.086	
PT Morula Indonesia (MI)	47,25	Konsultan Manajemen Layanan Teknologi Reproduksi Berbantu Management Consultant for Reproductive Technology Services		900.118.399.281	
PT Visiscan Indonesia (VI)	90,00	Konsultan Manajemen Layanan USG Management Consultant for USG Services	Tidak Beroperasi Secara Komersial Not Operating Commercially	4.509.592.372	
PT Sasana Mitra Bunda (SMB)	65,00	Konsultan Manajemen Layanan Klinik Fisioterapi Management Consultant for Physiotherapy Clinic Services	Beroperasi Operational	4.713.711.484	
PT Bunda Medika Wisesa (BMW)	90,00	Hotel, *Medical Tourism*, dan Konsultasi Manajemen Management Consulting for Hotel and Medical Tourism		18.241.667.258	
PT Prima Dental Medika (PDM)	86,67	Konsultan Manajemen Layanan Klinik Gigi Management Consultant for Dental Clinic Services		3.082.030.552	
PT Bunda Minang Citra (BMC)	40,00	Aktivitas Rumah Sakit Swasta Private Hospital Activities		231.210.371.243	Padang
PT Citra Ananda (CA)	40,00			58.490.188.196	Tangerang Selatan
PT Bunda Medika Dewata (BMD)	99,00			63.762.315.316	Jakarta
PT Pintu Ilmu	99,00			76.862.409.548	Palembang
PT Bunda Medika Bekasi	99,00		Belum Beroperasi Secara Komersial Not Operating Commercially	2.514.700.148	Bekasi
PT Diagnos Laboratorium Utama Tbk	41,20	Aktivitas Pelayanan Penunjang Kesehatan Healthcare Support Service Activities	Beroperasi Operational	318.672.105.755	Jakarta

Nama Name	Kepemilikan Saham BMHS (%) Share Ownership by BMHS (%)	Bidang Usaha Type of Operations	Status Operasi Operational Status	Total Aset per 31-Des- 2025 (Rp) Total Assets as of Dec 31, 2025 (IDR)	Lokasi Location
PT Bunda Graha Properti	99,00	Properti Property	Belum Beroperasi Secara Komersial Not Operating Commercially	272.099.324.873	Jakarta
PT Jolin Sapta Medika	99,00	Aktivitas Rumah Sakit Swasta Private Hospital Activities	Beroperasi Operational	60.218.945.242	Bekasi
PT Bunda Medika Klinik	99,00	Klinik Clinic	Beroperasi Operational	13.548.792.969	Jakarta
PT Medika Sejahtera Bersama	99,99	Aktivitas Rumah Sakit Swasta Private Hospital Activities	Beroperasi Operational	90.589.811.495	Surabaya
Entitas Anak Tidak Langsung (Melalui MI) I Indirect Subsidiaries (Via MI)					
PT Morula IVF Bandung (MIB)	24,10	Aktivitas Konsultan Manajemen Management Consulting Activities	Beroperasi Operational	10.124.858.840	Bandung
PT Morula IVF Makassar (MIMK)	37,80			28.127.500.628	Makassar
PT Morula IVF Margonda (MIMG)	28,35			32.176.983.717	Depok
PT Morula IVF Padang (MIPD)	46,78			15.456.979.394	Padang
PT Morula IVF Pekanbaru (MIPB)	18,90		Belum Beroperasi Not Operating	4.000.000.000	Pekanbaru
PT Morula IVF Pontianak (MIPA)	28,35		Beroperasi Operational	11.753.618.823	Pontianak
PT Morula IVF Surabaya (MIS)	46,31			86.105.190.428	Surabaya
PT Morula IVF Yogyakarta (MIY)	33,08			31.810.135.061	Yogyakarta
PT Empi Pharma Sejahtera (EPS)	46,31	Perdagangan Besar Obat, Farmasi untuk Manusia Wholesale Medicine, Pharmacy for Humans		49.571.012.347	Jakarta
PT Morula Bunda Dewata	47,53	Aktivitas Rumah Sakit Swasta Private Hospital Activities	Belum Beroperasi Not Operating	102.447.761.368	Bali

Kronologi Pencatatan Saham dan Efek Lainnya
Chronology of Share and Other Securities Listing

Pada 6 Juli 2021, BMHS melaksanakan penawaran umum perdana dengan nilai nominal saham Rp20 dan harga penawaran Rp340, sekaligus melakukan

On July 6, 2021, BMHS conducted its initial public offering with a nominal share value of Rp20 per share and an offering price of Rp340 per share, accompanied

pencatatan saham pendiri dan konversi obligasi. Hingga 31 Desember 2025, BMHS belum melakukan penawaran saham maupun menerbitkan efek lainnya. Laporan ini tidak mengungkapkan informasi mengenai pencatatan efek lainnya.

by the listing of founder shares and the conversion of bonds. As of December 31, 2025, BMHS has not conducted any additional share offerings nor issued any other securities. Accordingly, this report does not disclose any information regarding the listing of other securities.

Jenis Pencatatan | Type of Recording	**Saham** | Shares
Saham Perdana @ Rp340 | Initial Shares @ IDR 340	682.000.000
Pencatatan saham pendiri (*company listing*) I Listing of founder shares (company listing)	7.500.000.000
Konversi obligasi | Bond conversions	421.416.176
Jumlah Saham |Total Shares	**8.603.416.176**

Kantor Akuntan Publik (KAP)
Public Accounting Firm

BMHS menunjuk Kantor Akuntan Publik (KAP) Tanubrata Sutanto Fahmi Bambang & Rekan, member of BDO International Limited untuk melakukan jasa audit independen terhadap laporan keuangan tahunan BMHS tahun buku 2025. Penunjukan ini telah mendapat persetujuan pemegang saham dalam Rapat Umum Pemegang Saham Tahunan (RUPST) pada 15 Mei 2025.

BMHS appointed Public Accounting Firm Tanubrata Sutanto Fahmi Bambang & Rekan, a member of BDO International Limited, to provide independent audit services for BMHS's annual financial statements for the 2025 financial year. This appointment was approved by the shareholders at the Annual General Meeting of Shareholders (AGMS) held on May 15, 2025.

Nama Kantor Akuntan Publik Name of Public Accounting Firm	KAP Tanubrata Sutanto Fahmi Bambang & Rekan Member of BDO International Limited
Alamat Adress	Treasury Tower 11th Floor, Suite H District 8, SCBD Lot 28 Jl. Jenderal Sudirman Kav 52-53, Jakarta 12190
Nama Akuntan Publik Name of Public Accountant	Susanto Bong, SE, Ak, CPA, CA
Jasa Service	Audit Laporan Keuangan dan tidak menyediakan jasa non-audit lainnya. Financial Statement Audit and did not provide other non-audit services.
Periode Penugasan Assignment Period	2025
Komisi Commission	Rp672.000.000 (termasuk pajak) IDR 672,000,000 (including tax)

Lembaga Profesi Penunjang Pasar Modal
Capital Market Supporting Profesional Institutions

Biro Administrasi Efek
Securities Administration Bureau

PT Datindo Entrycom
Jl. Hayam Wuruk No. 28
Jakarta 10120

Penjamin Pelaksana Emisi Efek
Managing Underwriter

PT Ciptadana Sekuritas
Asia Plaza Asia Office
Park Unit 2 Jl. Jend.
Sudirman Kav. 59
Jakarta 12190

Konsultan Hukum
Legal Consultant

Makes & Partners Law Firm
Menara Batavia
Jl. K.H. Mas Mansyur Kav. 126
Jakarta 10220

Analisis dan Pembahasan Manajemen

Management Discussion and Analysis





Memasuki 2025, BMHS melanjutkan pengembangan arah usaha yang berfokus pada layanan kesehatan keluarga secara holistik dan relevan di berbagai tahap kehidupan. Seiring perkembangan kebutuhan masyarakat, BMHS menghadirkan akses layanan yang semakin dekat dan mudah dijangkau. Kehadiran layanan kesehatan di luar rumah sakit, penguatan layanan preventif, serta integrasi aspek keberlanjutan dalam operasional melengkapi ekosistem layanan kesehatan BMHS.

Entering 2025, BMHS continued its development of its business direction, focusing on holistic and relevant family health services across the different stages of life. In line with the communities' evolving needs, BMHS provided services that were increasingly accessible and easy to reach. The availability of health services outside hospitals, the strengthening of preventive services, and the integration of sustainability aspects into operations complemented BMHS's health service ecosystem.

Tinjauan Perekonomian
Economic Overview

Kondisi makroekonomi Indonesia sepanjang 2025 menunjukkan ketahanan di tengah dinamika ekonomi global. Pertumbuhan ekonomi nasional tetap terjaga, dengan Produk Domestik Bruto (PDB) tumbuh sebesar 5,11% YoY, didukung oleh konsumsi domestik dan kinerja berbagai sektor usaha. Inflasi yang relatif terkendali, tercatat 2,92% YoY, turut menopang stabilitas daya beli masyarakat dan aktivitas ekonomi secara keseluruhan.

Indonesia's macroeconomic conditions throughout 2025 showed resilience despite the global economic dynamics. National economic growth remained stable, with Gross Domestic Product (GDP) growing by 5.11% (y-on-y), supported by domestic consumption and the performance in several business sectors. Inflation was relatively under control, and stood at 2.92% (y-on-y), which helped support the stability of people's purchasing power and overall economic activity.

Secara sektoral, kinerja antar lapangan usaha menunjukkan dinamika yang beragam. Sejumlah sektor jasa mencatatkan pertumbuhan yang relatif tinggi, termasuk sektor informasi dan komunikasi, sejalan dengan peningkatan layanan digital dan aktivitas berbasis teknologi informasi. Sementara sektor jasa kesehatan dan kegiatan sosial tumbuh sebesar 5,59% YoY, mencerminkan karakter sektor kesehatan sebagai sektor esensial dengan permintaan yang relatif stabil dan berkelanjutan. Kondisi makroekonomi yang stabil, didukung oleh inflasi yang terkendali dan kebijakan moneter yang prudent, membentuk lingkungan usaha yang kondusif bagi keberlanjutan dan pengembangan sektor layanan kesehatan.

Sectorally, the performance of the business fields showed varying dynamics. A number of service sectors recorded relatively high growth, including the information and communication sector, in line with the increase in digital services and information technology-based activities. While, the health and social services sector grew by 5.59% (y-on-y), reflecting the nature of the health sector as an essential sector with relatively stable and sustainable demand. Stable macroeconomic conditions, supported by controlled inflation and prudent monetary policy, created a business environment conducive to the sustainability and development of the health services sector.

Tinjauan Sektor Kesehatan
Health Sector Overview

Industri layanan kesehatan di Indonesia terus berkembang seiring meningkatnya kebutuhan masyarakat terhadap layanan kesehatan yang berkualitas, terintegrasi, dan mudah diakses. Permintaan layanan kesehatan semakin beragam, dipengaruhi oleh kebutuhan klinis, preferensi layanan, serta skema pembiayaan pasien. Hal tersebut mendorong tumbuhnya berbagai model layanan, mulai dari layanan dasar hingga layanan spesialistik dan bernilai tambah. Sebagai sektor esensial, dinamika permintaan layanan juga dipengaruhi oleh meningkatnya kesadaran terhadap kesehatan preventif dan reproduksi, serta kebutuhan layanan spesialistik dan subspesialistik, sehingga menuntut fleksibilitas model layanan serta konsistensi kualitas klinis dari penyedia layanan kesehatan.

The healthcare industry in Indonesia continued to grow in line with the increasing demand for quality, integrated, and accessible healthcare services. The demand for healthcare services was becoming more diverse, influenced by clinical needs, service preferences, and patient financing schemes. This led to a growth in service models, ranging from basic services to specialized and value-added services. As an essential sector, the dynamics of service demand was also influenced by increasing awareness of preventive and reproductive health, as well as the need for specialized and subspecialized services, thus requiring flexibility in service models and consistency in clinical quality from healthcare providers.

Dari sisi kebijakan dan pembiayaan, sektor kesehatan tetap menjadi prioritas nasional. Pemerintah mengalokasikan anggaran kesehatan sebesar Rp218,5 triliun dalam APBN 2025, yang antara lain digunakan untuk mendukung keberlangsungan pembiayaan layanan kesehatan melalui program Jaminan Kesehatan Nasional (JKN), termasuk pembayaran iuran bagi peserta Penerima Bantuan Iuran (PBI). Mekanisme ini menjadi salah satu jalur utama penyaluran pembiayaan publik ke dalam sistem layanan kesehatan, sekaligus memberikan dukungan pembiayaan yang nyata bagi fasilitas pelayanan kesehatan dalam melayani pasien dengan berbagai latar belakang pembiayaan.

In terms of policies and financing, the health sector remained a national priority. The government allocated a health budget of IDR 218.5 trillion in the 2025 State Budget, to be used, among other areas, to support the sustainability of health service financing through the National Health Insurance (JKN) program, including premium payments for Premium Assistance Recipients (PBI). This mechanism was one of the main ways of channeling public financing into the health service system, while also providing real financial support for health care facilities in serving patients with varied financial backgrounds.

Layanan kesehatan ibu dan anak menunjukkan perbaikan dari sisi akses. Profil Statistik Kesehatan 2025 mencatat 93,95% persalinan dilakukan di fasilitas kesehatan, 97,35% persalinan ditolong oleh tenaga kesehatan, serta cakupan jaminan kesehatan balita yang telah melampaui 80%. Meski demikian, indikator hasil kesehatan masih memerlukan perhatian berkelanjutan, antara lain prevalensi bayi dengan berat badan lahir rendah sebesar 13,95%, kondisi kesehatan perempuan usia 15–49 tahun, serta angka kematian ibu yang diperkirakan masih berada di kisaran 170–180 per 100.000 kelahiran hidup dan angka kematian neonatal sekitar 9 per 1.000 kelahiran hidup. Kondisi tersebut menegaskan pentingnya penguatan layanan maternal dan neonatal yang berkualitas dan terintegrasi.

Women and children health services showed improvement in terms of access. The 2025 Health Statistics Profile noted that 93.95% of deliveries were carried out in health facilities, 97.35% of which were assisted by health workers, and health insurance coverage for toddlers exceeded 80%. However, health outcome indicators still required ongoing attention, including the prevalence of low birth weight babies at 13.95%, the health status of women aged 15–49 years, and the estimated maternal mortality rate, which remained in the range of 170–180 per 100,000 live births, and the neonatal mortality rate of around 9 per 1,000 live births. These conditions underscored the importance of strengthening quality and integrated maternal and neonatal services.

Keseluruhan dinamika tersebut menuntut penyedia layanan kesehatan mampu mengelola keberagaman kebutuhan pasien, kompleksitas layanan klinis, serta variasi skema pembiayaan secara seimbang. Pengelolaan layanan kesehatan yang terintegrasi, berorientasi pada kualitas, dan adaptif terhadap perubahan kebutuhan pasar, menjadi faktor penting dalam menjaga keberlanjutan operasional.

These dynamics required healthcare providers manage the diversity of patient needs, the complexity of clinical services, and the variety of financing schemes in a balanced manner. Integrated, quality-oriented, and adaptive healthcare service management became an important factor in maintaining operational sustainability.

Dalam menjawab dinamika kebutuhan layanan kesehatan, BMHS mengembangkan portofolio layanan yang mencakup perawatan kesehatan dan peningkatan kualitas hidup di berbagai tahap kehidupan. Dengan didukung oleh tenaga medis profesional serta pemanfaatan teknologi kesehatan, BMHS menyediakan *holistic family care*, yang menangani kesehatan ibu dan anak, fertilitas, serta layanan kesehatan untuk kelompok usia dewasa dan lanjut usia.

In response to the dynamics of healthcare needs, BMHS developed a service portfolio that covered healthcare and quality of life improvement at different stages of life. Supported by professional medical personnel and the use of healthcare technology, BMHS provided holistic family care, which addressed women and children health, fertility, and healthcare services for adults and the elderly.

Sebagai bagian dari pengembangan layanan, BMHS terus memperkuat layanan kesehatan ibu dan anak yang menjadi salah satu fokus pengembangan pusat keunggulan. BMHS juga melengkapi layanan klinis dengan dukungan akses layanan kesehatan berbasis digital, termasuk telemedis, telekonsultasi, dan sistem penjadwalan melalui platform OneBunda. Selain itu, kemitraan dengan Klinik Pintar dan Klinik Fertilitas Indonesia turut mendukung perluasan akses layanan kesehatan digital bagi masyarakat.

As part of its service development, BMHS continued to strengthen its women and children health services, which are the focuses of its center of excellence development. BMHS also complemented its clinical services with the support of digital-based healthcare services, including telemedicine, teleconsultation, and scheduling systems through the OneBunda platform. In addition, partnerships with Klinik Pintar and Klinik Fertilitas Indonesia also supported the expansion of digital healthcare services for the community.

Pada 2025, BMHS mengembangkan Bunda Homecare. Layanan ini dihadirkan sebagai layanan kunjungan medis langsung ke tempat pasien, yang menyediakan vaksinasi dan pemeriksaan kesehatan, dengan tetap mengedepankan standar medis dan keselamatan pasien. Selain itu, melalui Bunda Clinic MRT Dukuh Atas, fasilitas layanan kesehatan yang berlokasi dekat dengan pusat mobilitas masyarakat, BMHS mengembangkan layanan kesehatan dasar dan preventif yang lebih mudah dijangkau, serta terintegrasi dengan layanan rujukan ke rumah sakit dalam jaringan BMHS.

In 2025, BMHS developed Bunda Homecare as a direct medical visit service to the patient's location, which provided vaccinations and health checks, while still prioritizing medical standards and patient safety. Also, through Bunda Clinic MRT Dukuh Atas, a healthcare facility located near community transportation hubs, BMHS developed more accessible basic and preventive healthcare services, integrated with referral services to hospitals within BMHS's network.

Untuk meningkatkan layanan yang komprehensif, BMHS telah menjadi pelopor dalam perawatan neonatal dengan memiliki 31 tempat tidur NICU sebagai unit perawatan lanjutan dan berkelanjutan bagi bayi baru lahir yang berisiko tinggi. BMHS juga memiliki program Family Integrated Care (FICARE) yang diterapkan untuk mendukung keterlibatan orang tua dalam perawatan bayi prematur dan meningkatkan keberhasilan menyusui.

To improve its comprehensive services, BMHS has become a pioneer in neonatal care with 31 NICU beds as a continuing and sustainable care unit for high-risk newborns. BMHS also has a Family Integrated Care (FICARE) program to support parental involvement in the care of premature babies, and to increase breastfeeding success.

Berbagai inovasi tanpa henti terus memperkuat posisi BMHS sebagai pemimpin industri kesehatan di Indonesia sekaligus menegaskan komitmen BMHS terhadap inovasi yang berpusat pada pasien dan peningkatan kualitas hidup jangka panjang. Sebagai pionir dalam bedah robotik sejak 2012, BMHS berhasil melakukan *robotic skin sparing mastectomy* pertama di Asia Tenggara. Selain itu, BMHS juga sukses melaksanakan enam prosedur transplantasi ginjal dengan tingkat keberhasilan 100%. Pengembangan berbagai layanan ini mencerminkan penyesuaian model layanan BMHS terhadap kebutuhan akses kesehatan yang holistik dan berkelanjutan.

Innovations continued to strengthen BMHS's position as a leader in the Indonesian healthcare industry while reaffirming BMHS's commitment to patient-centered innovation and long-term quality of life improvement. As a pioneer in robotic surgery since 2012, BMHS successfully performed the first robotic skin sparing mastectomy in Southeast Asia. BMHS also successfully performed six kidney transplant procedures with a 100% success rate. The development of these services reflects BMHS's service model adjustment to the need for holistic and sustainable health access.

Tinjauan Operasi Per Segmen Usaha
Operational Review by Business Segment

BMHS menjalankan kegiatan usaha melalui portofolio layanan kesehatan yang terintegrasi, mencakup layanan preventif, kuratif, dan rehabilitatif, melalui layanan klinis inti, layanan spesialistik, serta layanan penunjang kesehatan. Segmentasi usaha ini mencerminkan struktur operasional BMHS dalam menjawab kebutuhan layanan kesehatan yang beragam di berbagai tahap kehidupan.

BMHS conducts its business activities through an integrated healthcare service portfolio, covering preventive, curative, and rehabilitative services, through core clinical services, specialist services, and supporting healthcare services. This business segmentation reflects BMHS's operational structure in responding to diverse healthcare needs at different stages of life.

Sepanjang 2025, pengelolaan operasional BMHS diarahkan pada penguatan layanan inti, peningkatan pusat keunggulan, serta optimalisasi kinerja unit usaha dalam ekosistem BMHS. Investasi dan perluasan usaha dilakukan secara selektif dengan tetap memperhatikan prinsip kehati-hatian, guna menjaga keberlanjutan usaha dan pertumbuhan jangka panjang. BMHS mengoptimalkan pemanfaatan aset yang dimiliki melalui peningkatan kapasitas dan kualitas layanan rumah sakit, serta memanfaatkan kemitraan strategis sebagai salah satu pendekatan untuk memperluas layanan tanpa meningkatkan eksposur risiko investasi secara signifikan.

In 2025, BMHS's operational management was directed at strengthening its core services, enhancing centers of excellence, and optimizing the performance of business units within BMHS's ecosystem. Investments and business expansion were carried out selectively while maintaining the prudential principle so as to maintain business sustainability and long-term growth. BMHS optimized the use of its assets by increasing the capacity and quality of hospital services, as well as by using strategic partnerships as one of the approaches to expanding services without significantly increasing investment risk exposure.

Fokus dan Inisiatif Strategis Operasional

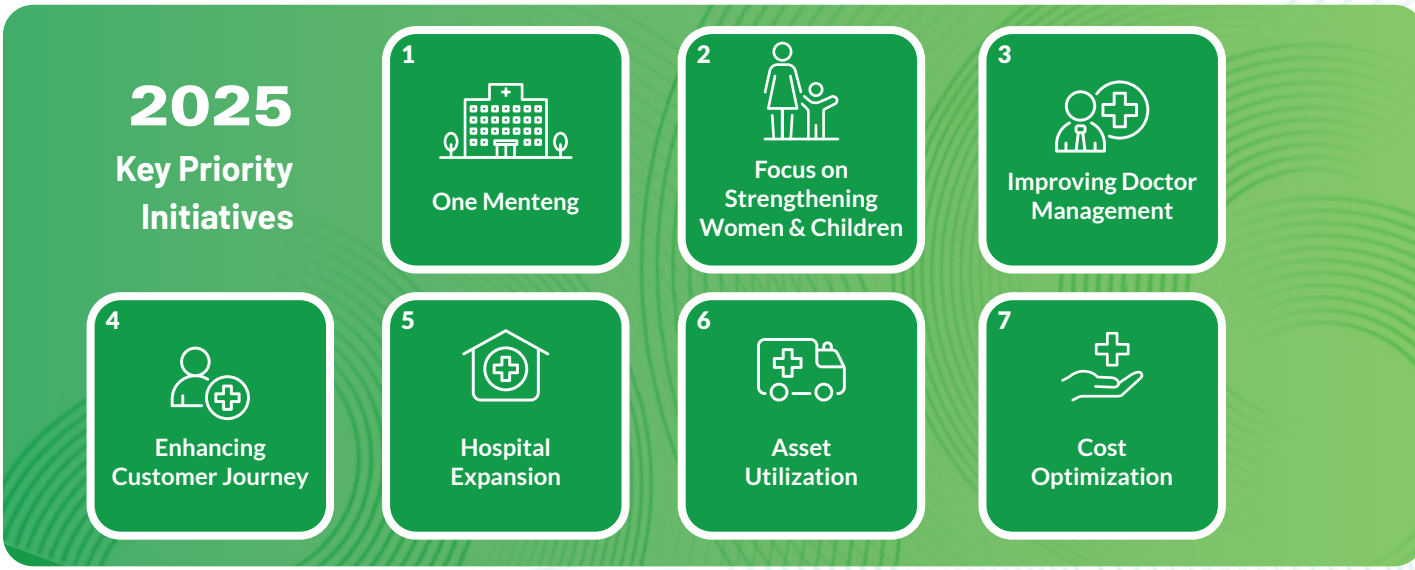
BMHS menempatkan penciptaan nilai jangka panjang sebagai landasan utama dalam penetapan arah strategis. BMHS membangun kerangka pengembangan usaha melalui penguatan sinergi ekosistem layanan kesehatan, peningkatan fondasi organisasi, serta penguatan kepercayaan pasien sebagai pengguna layanan. Pengembangan difokuskan pada penguatan layanan kesehatan ibu dan anak sebagai kompetensi inti, peningkatan layanan spesialistik berbasis *Center of Excellence*, serta optimalisasi pemanfaatan aset dan kapasitas layanan yang telah dimiliki. Kerangka pengembangan usaha tersebut menjadi dasar dalam menilai peluang investasi, pengembangan layanan, dan pengelolaan operasional BMHS secara berkelanjutan.

Sejalan dengan arah tersebut, BMHS menetapkan *key priority initiatives* yang menjadi fokus pengelolaan usaha sepanjang 2025, meliputi penguatan layanan *Center of Excellence*; peningkatan layanan spesialis dan subspesialis kesehatan ibu dan anak; penerapan *shared services*; penyempurnaan sistem manajemen dokter; standarisasi *patient journey*; penguatan dan pengoptimalan rumah sakit salah satunya melalui konsolidasi RSIA Pusura Tegalsari, sehingga terdapat penambahan kapasitas tempat tidur yang dimiliki BMHS; serta konsolidasi unit usaha berskala kecil agar lebih terstruktur dan efisien. Inisiatif-inisiatif ini menjadi landasan operasional dalam mendukung konsistensi kualitas layanan, efisiensi operasional, dan tata kelola usaha BMHS.

Strategic Focus and Operational Initiatives

BMHS views long-term value creation as the main foundation in determining its strategic direction. BMHS has built a business development framework by strengthening the synergy of its healthcare ecosystem, improving the organizational foundation, and strengthening patient trust as service users. Development is focused on strengthening women and children health services as the core competency, improving Center of Excellence-based specialist services, and optimizing the use of existing assets and service capacity. This business development framework forms the basis for assessing investment opportunities, service development, and sustainable management of BMHS's operations.

In line with this direction, BMHS established key priority initiatives as the focus for business management throughout 2025, which included strengthening Center of Excellence services; improving specialist and subspecialist women and children health services; implementing shared services; improving the doctor management system; standardizing the patient journey; strengthening and optimizing hospitals, which included the consolidation of Pusura Tegalsari Women and Children Hospital, thereby increasing BMHS's bed capacity; and consolidating small-scale business units to make them more structured and efficient. These initiatives formed the operational foundation for supporting BMHS's consistency of service quality, operational efficiency, and corporate governance.



Analisis Operasional per Segmen Usaha

BMHS mengelola kegiatan operasional melalui delapan titik akses layanan utama, yang mencerminkan jalur masuk pasien ke dalam ekosistem layanan kesehatan BMHS. Titik akses ini mencakup layanan kesehatan ibu dan anak, layanan gawat darurat, rawat jalan, rawat inap, layanan *Center of Excellence*, layanan teknologi reproduksi berbantu, layanan laboratorium klinik, serta layanan rujukan.

1. Layanan Ibu dan Anak
   Menjadi fondasi operasional dan kontributor utama terhadap kinerja keuangan BMHS, mencakup layanan obstetri dan ginekologi (OBGYN), termasuk layanan fetomaternal, klinik fertilitas, ginekologi onkologi dan uroginekologi, serta layanan kesehatan anak (pediatri).
2. Layanan Gawat Darurat
   Berperan sebagai titik akses utama bagi pasien dengan kondisi klinis akut yang membutuhkan tindakan medis segera. Fasilitas ini dilengkapi dengan peralatan medis untuk penanganan kegawatdaruratan dan pemantauan kondisi pasien, serta didukung oleh layanan ambulans guna mendukung proses stabilisasi dan rujukan pasien.
3. Layanan Rawat Jalan
   Mencakup konsultasi medis, asuhan keperawatan, serta berbagai tindakan medis nonrawat inap yang diberikan oleh dokter umum, dokter spesialis, perawat, dan tenaga medis profesional lainnya. Melalui layanan ini, pasien juga dapat mengakses layanan penunjang seperti laboratorium, radiologi, fisioterapi, dan layanan diagnostik lainnya guna mendukung proses pemeriksaan, pengobatan, dan pemantauan kondisi kesehatan.
4. Layanan Rawat Inap
   Disediakan bagi pasien yang memerlukan perawatan lanjutan, baik sebagai tindak lanjut dari layanan rawat jalan maupun akibat kondisi kegawat daruratan dan kecelakaan. Kinerja layanan dipengaruhi oleh beberapa faktor, antara lain lama perawatan, jenis kamar yang digunakan, kompleksitas tindakan medis, serta kelompok pembiayaan pasien.
5. Layanan *Center of Excellence* (CoE)
   Layanan spesialistik dan subspesialistik yang berfokus pada bidang medis tertentu, mencakup *Women's Health Center*, *Pediatric Center*, *Robotic Minimally Invasive Surgery (ARMIS)*, *Oncology Center*, *Digestive Center*, *Cardiovascular Center*, *Brain & Spine Center*, *Urology Center*, *Bunda Orthopedic Nurturing Experience (BONE)*, serta layanan *Gastro-Hepato*

Operational Analysis by Business Segment

BMHS manages its operations via eight main service access points that reflect the patient entry points into BMHS's healthcare ecosystem. These access points include women and children health services, emergency services, outpatient care, inpatient care, Center of Excellence services, assisted reproductive technology services, clinical laboratory services, and referral services.

1. Women and children Services
   As the operational foundation and a major contributor to BMHS's financial performance, these services include obstetrics and gynecology (OBGYN), including fetomaternal services, fertility clinics, gynecological oncology and urogynecology, as well as pediatric services.
2. Emergency Services
   Serves as the main point of access for patients with acute clinical conditions requiring immediate medical attention. This facility is equipped with medical equipment for emergency treatment and patient monitoring, and is supported by ambulance services to assist in patient stabilization and referral.
3. Outpatient Services
   Includes medical consultations, nursing care, and non-inpatient medical procedures provided by general practitioners, specialists, nurses, and other medical professionals. Through these services, patients gain access to supporting services such as laboratories, radiology, physiotherapy, and other diagnostic services to support the examination, treatment, and monitoring of their health conditions.
4. Inpatient Services
   . Provided for patients requiring further treatment, either as a follow-up to outpatient services or due to emergencies and accidents. Service performance is influenced by several factors, including length of stay, type of room used, complexity of medical procedures, and patient financing group.
5. Center of Excellence Services (CoE)
   Specialist and subspecialist services that focus on specific medical fields, including the Women's Health Center, Pediatric Center, Robotic Minimally Invasive Surgery (ARMIS), Oncology Center, Digestive Center, Cardiovascular Center, Brain & Spine Center, Urology Center, Bunda Orthopedic Nurturing Experience (BONE), and Gastro-Hepato Endoscopy

Endoscopy. Layanan CoE didukung oleh tim medis yang kompeten dan tersertifikasi, serta fasilitas dan teknologi medis yang disesuaikan dengan kebutuhan layanan spesialistik.

6. Layanan Teknologi Reproduksi Berbantu
   Melalui Morula IVF Indonesia (MI), BMHS menyediakan layanan teknologi reproduksi berbantu sebagai bagian dari layanan kesehatan ibu. Layanan yang tersedia mencakup *in-vitro fertilization*, *egg banking*, inseminasi, *preimplantation genetic testing* (PGT-A), serta prosedur pendukung lainnya. Layanan ini ditujukan bagi pasien dengan kebutuhan fertilitas tertentu dan dikelola secara terintegrasi dengan layanan kesehatan ibu dan anak dalam ekosistem BMHS.
7. Layanan Laboratorium Klinik
   Melalui PT Diagnos Laboratorium Utama Tbk (DGNS), BMHS menyediakan layanan laboratorium klinik sebagai layanan penunjang medis. Layanan ini mencakup pemeriksaan laboratorium klinik dan genomik, layanan pemeriksaan di rumah (*homecare*), serta berbagai panel pemeriksaan diagnostik. Layanan laboratorium didukung oleh sistem analisis otomatis dan teknologi yang dirancang untuk mendukung akurasi dan keandalan hasil pemeriksaan.
8. Layanan Rujukan
   BMHS menyediakan layanan rujukan bagi pasien yang memerlukan penanganan medis lanjutan atau perawatan dengan tingkat kompleksitas yang lebih tinggi. Pasien rujukan berasal dari rumah sakit lain, dokter, maupun fasilitas pelayanan kesehatan lainnya.

services. CoE services are supported by a team of competent and certified medical professionals, as well as medical facilities and technology tailored to the requirements for specialized services.

6. Assisted Reproductive Technology Services
   Through Morula Indonesia (MI), BMHS provides assisted reproductive technology services as part of its maternal health services. Available services include in-vitro fertilization, egg banking, insemination, preimplantation genetic testing (PGT-A), and other supporting procedures. These services are intended for patients with specific fertility needs and are managed in an integrated manner with women and children health services within BMHS's ecosystem.
7. Clinical Laboratory Services
   Through PT Diagnos Laboratorium Utama Tbk (DGNS), BMHS provides clinical laboratory services as part of its medical support services. These services include clinical and genomic laboratory testing, home care services, and diagnostic testing panels. Laboratory services are supported by automated analysis systems and technologies designed to support the accuracy and reliability of the test results.
8. Referral Services
   BMHS provides referral services for patients requiring further medical treatment or care with a higher level of complexity. Referral patients come from other hospitals, doctors, and other health care facilities.

Kinerja Operasional per Segmen Usaha

Secara operasional, BMHS mencatat pertumbuhan pada sejumlah indikator utama. Jumlah rawat inap menunjukkan peningkatan dibandingkan tahun sebelumnya, yakni 47.778, dibandingkan 2024 yaitu 47.011, Adapun jumlah kunjungan pasien rawat jalan sepanjang 2025 mencapai 606.814, menurun dibandingkan 2024. Sejalan dengan pertumbuhan jumlah pasien, jumlah hari rawat inap juga meningkat sebesar 2%, dari 123.534 hari menjadi 125.981 hari. Jumlah tindakan bedah yang dilakukan bertumbuh 10% menjadi 16.381 tindakan.

Kapasitas tempat tidur dikelola secara optimal dengan fokus pada tingkat hunian dan kualitas layanan. Pada layanan teknologi reproduksi berbantu dan layanan

Operational Performance by Business Segment

Operationally, BMHS recorded a growth in a number of key indicators. The number of inpatient admissions increased compared to the previous year, reaching 47,778, up from 47,011 in 2024. Meanwhile, the number of outpatient visits in 2025 totaled 606,814, a decrease from 2024. In line with the growth in the number of patients, the number of inpatient days also increased by 2%, from 123,534 days to 125,981 days. The number of surgical procedures performed grew by 10% to 16,381 procedures.

Bed capacity was managed optimally with a focus on occupancy rates and service quality. For assisted reproductive technology and laboratory services,

laboratorium, kinerja operasional mencerminkan karakter masing-masing layanan, baik yang bersifat selektif maupun yang berbasis volume pemeriksaan. Layanan bayi tabung IVF *Cycles* (Morula IVF) mengalami penurunan sebesar 1% dengan jumlah tes sebanyak 4.878 *cycles*. Diagnos sendiri menunjukkan pertumbuhan signifikan sebesar 11%.

operational performance reflects the selective and volume-based characteristics of each service. IVF Cycles (Morula IVF) services dencreased by 1% with a total of 4,878 cycles. Diagnos showed significant growth of 11%.

Kinerja Operasional per Segmen Usaha
Operational Performance per Business Segment

Segmen Usaha Business Segment	Satuan Unit	Tahun Year		Peningkatan (Penurunan) Increase (Decrease)	
		2025	2024	Nilai | Value	%
Rawat Jalan | Outpatients	Pasien Patients	606.814	619.010	(12.196)	(2)
Rawat Inap | Inpatients		47.778	47.011	767	2
Jumlah Hari Rawat Inap | Number of Hospitalization Days	Hari Days	125.981	123.534	2.447	2
Tindakan Bedah | Surgery	Tindakan Medical procedure	16.381	14.949	1.432	10
Kapasitas Tempat Tidur | Bed Capacity	Unit	601	576*	25	4
Bayi Tabung | IVF	Siklus | Cycles	4.878	4.942	(64)	(1)
Tes Laboratorium | Laboratory Tests	Tes | Test	957.447	865.650*	91.797	11

Keterangan I Notes:
*) Perubahan cakupan perhitungan
*)Changes in the scope of the calculation

Profitabilitas per Segmen Usaha

BMHS menyusun kinerja per segmen usaha berdasarkan standar akuntansi yang berlaku, yaitu PSAK 5 tentang Segmen Operasi. Pengelompokan aktivitas usaha dalam segmen pelayanan kesehatan sebagai segmen utama serta segmen pendukung sebagai lainnya, dengan eliminasi mencerminkan penyesuaian atas transaksi antar entitas dalam grup.

Profitability by Business Segment

BMHS's business segment performance is based on applicable accounting standards, namely PSAK 5 for Operating Segments. The business activities are grouped into the healthcare segment as the main segment and other segments as supporting segments, with eliminations reflecting adjustments to inter-entity transactions within the group.

Profitabilitas per Segmen Usaha
Profitability per Business Segment

Segmen Usaha Business Segment	Pendapatan (Rp miliar) Revenue (IDR billion)		Peningkatan (Penurunan) Increase (Decrease)	Laba Tahun Berjalan (Rp miliar) Profit for the Year (IDR billion)		Peningkatan (Penurunan) Increase (Decrease)
	2025	2024	%	2025	2024	%
Pelayanan Kesehatan | Health Services	1.662,42	1.645,71	1,02	18,19	25,60	28,95
Lainnya | Others	211,18	175,35	20,43	(4,80)	(8,93)	4,80
Eliminasi | Elimination	(259,26)	(266,37)	(2,74)	16,28	2,22	633,33
Jumlah | Total	**1.614,34**	**1.554,69**	**3,84**	**29,67**	**18,90**	**56,98**

Pada 2025, segmen pelayanan kesehatan mencatatkan pendapatan sebesar Rp1.662,42 miliar, mengalami peningkatan apabila dibandingkan dengan 2024 sebesar Rp1.645,71 miliar. Sementara total laba tahun berjalan sebesar Rp29,67 miliar, mengalami peningkatan dibandingkan dengan 2024 sebesar Rp18,90 miliar.

In 2025, the healthcare segment recorded revenue of IDR 1,662.42 billion, an increase compared to IDR 1,645.71 billion in 2024. While, total profit for the current year amounted to IDR 29.67 billion, an increase compared to IDR 18.90 billion in 2024.

Kinerja Keuangan
Financial Performance

Sepanjang 2025, BMHS memprioritaskan pengelolaan keuangan secara *prudent* guna mendukung kelancaran operasional, fleksibilitas keuangan, serta keberlanjutan usaha dalam jangka panjang. EBITDA tercatat sebesar Rp242 miliar, meningkat 9% apabila dibandingkan tahun sebelumnya yang sebesar Rp222 miliar. Peningkatan skala aktivitas operasional tercermin pada penguatan posisi keuangan secara keseluruhan, yang dikelola dengan tetap menjaga keseimbangan antara kebutuhan pendanaan dan struktur permodalan.

During 2025, BMHS prioritized prudent financial management to support smooth operations, financial flexibility, and long-term business sustainability. EBITDA reached IDR 242 billion, a increased of 9% compared to the previous year's IDR 222 billion. The increase in the scale of operational activities was reflected in the strengthening of the overall financial position, which was managed while maintaining a balance between funding requirements and capital structure.

Aset

Pada 2025, BMHS mencatat peningkatan jumlah aset sebesar 16,54% menjadi Rp4.016,43 miliar apabila dibandingkan dengan periode sebelumnya yang sebesar Rp3.446,36 miliar. Pertumbuhan aset tersebut didukung oleh peningkatan aset lancar, yang tercatat sebesar Rp1.210,24 miliar, naik 11,15% dari 2024 yang sebesar Rp1.088,88 miliar. Kenaikan aset lancar terutama berasal dari peningkatan kas dan setara kas, piutang usaha, serta persediaan yang terkait dengan operasional layanan kesehatan BMHS. Aset tidak lancar tercatat sebesar Rp2.806,19 miliar, naik 19,03% dari 2024 yang tercatat sebesar Rp2.357,48 miliar. Struktur aset tidak lancar didominasi oleh aset tetap dan aset hak-guna yang mendukung kegiatan operasional BMHS. Secara keseluruhan, struktur aset BMHS menunjukkan kondisi yang sehat, dengan komposisi yang mendukung kelangsungan operasional, fleksibilitas keuangan, dan pengembangan usaha.

Assets

In 2025, BMHS recorded a 16.54% increase in assets that reached IDR 4.016.43 billion compared to the previous period of IDR 3,446.36 billion. This asset increase was due to an increase in current assets of IDR 1,210.24 billion, up 11.15% compared to 2024's IDR 1,088.88 billion. The increase in current assets was mainly due to an increase in cash and cash equivalents, accounts receivable, and inventories related to BMHS's health service operations. Non-current assets reached IDR 2,806.19 billion, an increase of 19.03% compared to IDR 2,357.48 billion in 2024. The non-current assets were dominated by fixed assets and right-of-use assets that supported BMHS's operational activities. Overall, BMHS's asset structure showed a healthy condition, with a composition that supported operational continuity, financial flexibility, and business development.

Jumlah Aset
Total Assets

dalam Rupiah penuh, kecuali dinyatakan lain
in full Rupiah, unless otherwise stated

Keterangan Description	Tahun Year		Peningkatan (Penurunan) Increase (Decrease)	
	2025	2024	Nilai | Value	%
Aset Lancar | Current Assets	1.210.239.116.384	1.088.880.785.952	121.358.330.432	11,15
Aset Tidak Lancar | Non-Current Assets	2.806.190.318.759	2.357.480.117.796	448.710.200.963	19,03
Jumlah Aset | Total Assets	**4.016.429.435.143**	**3.446.360.903.748**	**570.068.531.395**	**16,54**

Sementara liabilitas jangka panjang tercatat naik sebesar 19,94% menjadi Rp875,84 miliar, apabila dibandingkan dengan periode sebelumnya yang sebesar Rp730,21 miliar. Hal ini terutama disebabkan oleh BMHS melakukan pencairan fasilitas pinjaman dari Bank Mandiri yang dialokasikan untuk pembiayaan investasi barang modal (*Capital Expenditure/CAPEX*), serta memenuhi komitmen sewa jangka panjang (lebih dari satu tahun) atas peralatan medis dan lahan/bangunan. Langkah strategis ini diambil untuk memperkuat ekosistem layanan kesehatan secara lebih komprehensif, yang diharapkan memberikan dampak positif terhadap kinerja keuangan serta memperkuat keberlangsungan usaha BMHS di masa mendatang.

While, long-term liabilities increased by 19.94% to IDR 875.84 billion, compared to IDR 730.21 billion the previous period. This was mainly due to BMHS has drawn down a loan facility from Bank Mandiri, which is allocated to finance capital expenditures (CAPEX) and to meet long-term lease commitments (exceeding one year) for medical equipment and land/buildings. This strategic move was taken to strengthen the healthcare ecosystem more comprehensively, which is expected to have a positive impact on financial performance and reinforce BMHS's business sustainability in the future.

Jumlah Liabilitas
Total Liabilities

dalam Rupiah penuh, kecuali dinyatakan lain
in full Rupiah, unless otherwise stated

Keterangan Description	Tahun Year		Peningkatan (Penurunan) Increase (Decrease)	
	2025	2024	Nilai | Value	%
Liabilitas Jangka Pendek | Current Liabilities	746.084.870.999	568.415.968.476	177.668.902.523	31,26
Liabilitas Jangka Panjang | Long-Term Liabilities	875.837.547.633	730.209.250.551	145.628.297.082	19,94
Jumlah Liabilitas | Total Liabilities	**1.621.922.418.632**	**1.298.625.219.027**	**323.297.199.605**	**24,90**

Ekuitas

Sejalan dengan posisi aset dan likuiditas, posisi ekuitas juga mengalami perubahan, yang mencerminkan akumulasi kinerja usaha serta pengelolaan struktur permodalan. Pada 2025, BMHS mencatatkan peningkatan jumlah ekuitas sebesar Rp246,77 juta atau setara dengan 11,49% menjadi Rp2.394,51 miliar, jika dibandingkan periode 2024 yang sebesar Rp2.147,74 miliar. Perubahan jumlah ekuitas terutama disebabkan oleh pertumbuhan laba bersih yang solid, yang secara langsung memperkuat struktur permodalan untuk mendukung ekspansi berkelanjutan. Struktur ekuitas yang semakin kuat pada 2025 merupakan hasil dari sinergi antara efisiensi biaya dan pertumbuhan pendapatan di seluruh unit bisnis BMHS.

Equity

In line with the position in the assets and liquidity, equity also changed, reflecting the business performance and capital structure management. In 2025, BMHS recorded an increase in equity of IDR 246.77 million, or 11.49% to IDR 2,394.51 billion, compared to IDR 2,147.74 billion in 2024. The was mainly due to driven by solid net profit growth, which directly strengthens the capital structure to support sustained expansion. The increasingly robust equity structure by 2025 is the result of synergies between cost efficiency and revenue growth across all BMHS business units.

Jumlah Ekuitas
Total Equity

dalam Rupiah penuh, kecuali dinyatakan lain
in full Rupiah, unless otherwise stated

Keterangan Description	Tahun Year		Peningkatan (Penurunan) Increase (Decrease)	
	2025	2024	Nilai | Value	%
Jumlah ekuitas yang dapat diatribusikan kepada | Total equity attributable to				
Pemilik entitas induk Owner of the parent entity	1.949.914.193.558	1.713.479.286.013	236.434.907.545	13,80
Kepentingan non pengendali Non-controlling interests	444.592.822.953	434.256.398.708	10.336.424.245	2,38
Jumlah Ekuitas | Total Equity	**2.394.507.016.511**	**2.147.735.684.721**	**246.771.331.790**	**11,49**

Laporan Laba Rugi dan Penghasilan Komprehensif Lain
Statement of Profit and Loss and Other Comprehensive Income

Pada sisi kinerja laba rugi, BMHS mencatatkan pendapatan sebesar Rp1.614,34 miliar, naik 3,84%, apabila dibandingkan dengan periode 2024 yang sebesar Rp1.554,69 miliar. Peningkatan pendapatan sejalan dengan peningkatan kinerja operasional BMHS.

Sejalan dengan tingkat aktivitas operasional, beban pokok pendapatan naik 2,63% dari tahun 2024, sehingga berdampak pada laba periode berjalan.

Laba tahun berjalan tercatat sebesar Rp29,67 miliar, naik 57,04% dari 2024 yang sebesar Rp18,90 miliar. Sementara laba/rugi komprehensif lain tercatat sebesar Rp233,14 miliar pada periode pelaporan, mengalami fluktuasi yang terutama berasal dari penyesuaian pos non-operasional, yang pada akhirnya memengaruhi total laba (rugi) komprehensif BMHS dibandingkan periode sebelumnya. Secara keseluruhan, BMHS mencatatkan kenaikan laba komprehensif tahun berjalan menjadi Rp262,81 miliar pada 2025.

In terms of profit and loss performance, BMHS recorded revenue of IDR 1,614.34 billion, an increase of 3.84%, compared to IDR 1,554.69 billion in 2024 . This increase in revenue was due to the improvement in BMHS's operational performance.

In line with its operational activities, cost of revenue increased 2.63% from 2024, thereby impacting profit for the current period.

Profit for the current year was 29.67 billion, an increase of 57.04% compared to IDR 18.90 billion in 2024. While, other comprehensive income/loss was IDR 233.14 billion in the reporting period due to fluctuations mainly from adjustments to non-operating items, which ultimately affected BMHS's total comprehensive income (loss) compared to the previous period. Overall, BMHS recorded an increase in comprehensive income for the current year of IDR 262.81 billion in 2025.

Laba Rugi dan Penghasilan Komprehensif Lain
Profit or Loss and Other Comprehensive Income

dalam Rupiah penuh, kecuali dinyatakan lain
in full Rupiah, unless otherwise stated

Keterangan Description	Tahun Year		Peningkatan (Penurunan) Increase (Decrease)	
	2025	2024	Nilai | Value	%
Pendapatan Usaha Operating Revenue	1.614.340.771.512	1.554.685.010.336	59.655.761.176	3,84
Beban Pokok Pendapatan Cost of Revenue	(869.848.305.402)	(847.547.994.844)	22.300.310.558	2,63

Keterangan Description	Tahun Year		Peningkatan (Penurunan) Increase (Decrease)	
	2025	2024	Nilai | Value	%
Laba Tahun Berjalan Profit for the Year	29.673.142.533	18.895.784.267	10.777.358.266	57,04
Penghasilan/(Rugi) Komprehensif Lain Other Comprehensive Income/(Loss)	233.138.577.908	(4.032.005.043)	237.170.582.951	5.882
Laba Komprehensif Tahun Berjalan Comprehensive Profit for the Year	262.811.720.441	14.863.779.224	247.947.941.217	1.668

Laporan Arus Kas

Sepanjang 2025, BMHS mengelola arus kas secara disiplin untuk mendukung keberlangsungan operasional dan kebutuhan pengembangan usaha. Arus kas dari aktivitas operasional menjadi sumber utama pendanaan, sementara pengeluaran investasi dilakukan secara selektif dan pendanaan dikelola secara terukur guna menjaga kecukupan likuiditas. Pendekatan ini memungkinkan BMHS menjaga keseimbangan antara kebutuhan operasional, investasi, dan stabilitas posisi kas hingga akhir periode pelaporan.

Pada akhir periode pelaporan, BMHS mencatat kas bersih yang diperoleh dari aktivitas operasi sebesar Rp250,62 miliar, yang utamanya berasal dari penerimaan pembayaran pelanggan sebesar Rp1.611,13 miliar. Sementara kas yang digunakan untuk aktivitas operasi terutama digunakan untuk pembayaran kepada pemasok dan beban usaha, yakni sebesar Rp860,62 miliar. Jumlah kas bersih yang digunakan aktivitas investasi sebesar Rp217,41 miliar, terutama digunakan untuk perolehan aset tetap sebesar Rp218,91 miliar. Adapun jumlah kas bersih yang diperoleh dari aktivitas pendanaan adalah Rp10,04 miliar, terutama berasal dari penerimaan pinjaman bank.

Statement of Cash Flow

In 2025, BMHS managed its cash flow in a disciplined manner to support its operational continuity and business development needs. Cash flow from operating activities became the main source of funding, while investment expenditures were carried out selectively and funding was managed in a measured manner to maintain sufficient liquidity. This approach enabled BMHS to maintain a balance between operational needs, investment, and cash position stability until the end of the reporting period.

By the end of the reporting period, BMHS recorded net cash flow from operating activities of IDR 250.62 billion mainly from customer payments of IDR 1,611.13 billion. While, cash used for operating activities amounting to IDR 860.62 billion, and was mainly used for payments to suppliers and operating expenses. The total net cash used for investing activities of IDR 217.41 billion was mainly used for the acquisition of fixed assets amounting to IDR 218.91 billion. The net cash from financing activities amounted to IDR 10.04 billion and mainly came from drawdown of bank loans.

Arus Kas
Cash Flow

dalam Rupiah penuh, kecuali dinyatakan lain
in full Rupiah, unless otherwise stated

Keterangan Description	Tahun Year		Peningkatan (Penurunan) Increase (Decrease)	
	2025	2024	Nilai | Value	%
Arus Kas Bersih dari Aktivitas Operasi Net Cash Flow from Operating Activities	250.621.859.694	33.979.487.371	216.642.372.323	637,57
Arus Kas Bersih dari Aktivitas Investasi Net Cash Flow from Investing Activities	(217.412.095.335)	(245.291.393.404)	(27.879.298.069)	(11,37)

Keterangan Description	Tahun Year		Peningkatan (Penurunan) Increase (Decrease)	
	2025	2024	Nilai | Value	%
Arus Kas Bersih dari Aktivitas Pendanaan Net Cash Flow from Financing Activities	10.042.921.475	372.585.952.682	(362.543.031.207)	(97,30)
Kas dan Setara Kas Awal Tahun Cash and Cash Equivalents at the Beginning of the Year	783.332.056.074	622.058.009.425	161.274.046.649	25,93
Kas dan Setara Kas Akhir Tahun Cash and Cash Equivalents at the End of the Year	826.584.741.908	783.332.056.074	43.252.685.834	5,52

Kemampuan Membayar Utang
Solvency

BMHS mengelola kewajiban keuangan secara disiplin dan memenuhi pembayaran sesuai dengan ketentuan yang disepakati bersama pihak perbankan maupun mitra usaha. Secara berkala, BMHS memantau kondisi likuiditas dan solvabilitas untuk memastikan kemampuan dalam memenuhi kewajiban keuangan jangka pendek dan jangka panjang. Pada akhir periode pelaporan, rasio lancar tercatat sebesar 1,62, sementara rasio liabilitas terhadap aset sebesar 0,40, dan rasio liabilitas terhadap ekuitas sebesar 0,68. Rasio ini mencerminkan pengelolaan struktur keuangan secara *prudent* dan mendukung kapasitas BMHS dalam memenuhi kewajiban keuangannya.

BMHS manages its financial obligations with discipline and fulfills all payments in accordance with the terms agreed with banking institutions and business partners. On a regular basis, BMHS monitors its liquidity and solvency positions to ensure its ability to meet both short-term and long-term financial obligations. At the end of the reporting period, the current ratio stood at 1.62, while the liabilities to assets ratio was 0.40, and the liabilities-to-equity ratio was 0.68. These ratios reflect prudent financial structure management and support BMHS's capacity to meet its financial obligations.

Rasio Keuangan | Financial Ratios	2025	2024
Rasio Likuiditas | Liquidity Ratio		
Rasio Lancar | Current Ratio	1,62	1,92
Rasio Solvabilitas | Solvency Ratio		
Liabilitas terhadap Ekuitas | Liabilities to Equity	0,68	0,60
Liabilitas terhadap Aset | Liabilities to Assets	0,40	0,38

Tingkat Kolektibilitas Piutang

BMHS melakukan pemantauan piutang usaha dengan memperhatikan profil pelanggan dan umur piutang. Secara struktur, piutang usaha didominasi oleh pelanggan korporasi, perusahaan asuransi, dan penyedia layanan pembayaran, yang secara karakteristik memiliki siklus penagihan tersendiri.

Receivables Collectibility Level

BMHS monitors trade receivables by taking into account customer profiles and the aging of receivables. Structurally, trade receivables are predominantly derived from corporate customers, insurance companies, and payment service providers, which characteristically have specific billing and collection cycles.

BMHS mengelola piutang secara aktif melalui proses penagihan dan evaluasi risiko kredit, serta membentuk cadangan penurunan nilai piutang yang memadai guna mengantisipasi potensi penurunan nilai. Sebagai indikator tingkat kolektibilitas piutang, BMHS menggunakan rasio *Days Sales Outstanding* (DSO), yang dihitung dengan membandingkan piutang usaha bersih terhadap penjualan selama periode berjalan.

BMHS actively manages receivables through systematic collection processes and credit risk assessments, and establishes adequate allowances for impairment to anticipate potential losses. As an indicator of receivables collectability, BMHS applies the Days Sales Outstanding (DSO) ratio, calculated by comparing net trade receivables to sales during the reporting period.

Tingkat Kolektibilitas Piutang
Receivables Collectibility Level

Keterangan | Description	Satuan | Unit	2025	2024
Piutang Usaha – Bersih | Trade Receivables – Net	Rp Miliar IDR Billion	161,94	144,71
Penjualan | Sales		1.614,34	1.554,69
Kolektibilitas Piutang | Receivables Collectibility	Hari | Days	35	30

Struktur Modal
Capital Structure

BMHS mengelola struktur modal secara terukur dengan memperhatikan keseimbangan antara sumber pendanaan yang berasal dari liabilitas dan ekuitas. Pendekatan ini ditujukan untuk menjaga fleksibilitas keuangan, mendukung kebutuhan operasional dan investasi, serta mengelola risiko keuangan secara cermat. Pada akhir periode pelaporan, struktur permodalan BMHS mencerminkan basis permodalan yang relatif kuat dalam mendukung kegiatan usaha, dengan dominasi bersumber dari ekuitas.

BMHS manages its capital structure in a measured manner by maintaining an appropriate balance between funding sourced from liabilities and equity. This approach is aimed at preserving financial flexibility, supporting operational and investment requirements, and prudently managing financial risks. At the end of the reporting period, BMHS's capital structure reflected a relatively strong capital base to support the business activities, with equity as the predominant source of funding.

Komposisi Struktur Modal
Capital Structure Composition

dalam Rupiah penuh, kecuali dinyatakan lain
in full Rupiah, unless otherwise stated

Struktur Modal | Capital Structure	2025	%	2024	%
Jumlah Liabilitas | Total Liabilities	1.621.922.418.632	40,38	1.298.625.219.027	37,68
Jumlah Ekuitas | Total Equity	2.394.507.016.511	59,62	2.147.735.684.721	63,32
Jumlah Liabilitas dan Ekuitas **Total Liabilities and Equity**	**4.016.429.435.143**	**100,00**	**3.446.360.903.748**	**100,00**

Kebijakan Manajemen atas Struktur Modal

Manajemen menetapkan kebijakan struktur modal dengan dasar mempertimbangkan karakteristik usaha sebagai penyedia layanan kesehatan yang bersifat padat modal, yang membutuhkan kesinambungan operasional, serta stabilitas pendanaan jangka menengah dan panjang. Dalam mengoptimalkan struktur permodalan,

Capital Structure Management Policy

Management established its capital structure policy by taking into account the nature of BMHS's business as a capital-intensive healthcare service provider that requires operational continuity and stable medium to long-term funding. To optimize the capital structure, Management considers the operational funding

Manajemen memperhatikan antara lain kebutuhan pendanaan operasional, rencana belanja modal, profil arus kas, kondisi pasar pendanaan, serta tingkat risiko yang dapat diterima. Pengelolaan struktur modal dilakukan melalui pemantauan rasio liabilitas terhadap ekuitas dan rasio terkait lainnya sebagai indikator kecukupan permodalan dan kapasitas pendanaan. Penggunaan liabilitas diarahkan untuk mendukung kegiatan usaha dan investasi secara selektif, sementara ekuitas tetap menjadi penopang utama dalam menjaga stabilitas keuangan.

requirements, capital expenditure plans, cash flow profiles, funding market conditions, and the level of risk deemed acceptable. Capital structure management is carried out through continuous monitoring of the liabilities-to-equity ratio and other relevant ratios as indicators of capital adequacy and funding capacity. The use of liabilities is directed selectively to supporting business operations and investments, while equity remains the primary pillar for maintaining financial stability.

Ikatan yang Material untuk Investasi Barang Modal
Material Commitments for Capital Goods Investments

Pada 2025, BMHS tidak melaksanakan ikatan yang material untuk investasi barang modal.

In 2025, BMHS did not commit to any material commitments for capital expenditures.

Investasi Barang Modal yang Direalisasikan pada Tahun Buku Terakhir
Capital Goods Investments Realized in the Last Financial Year

Sejalan dengan inisiatif optimalisasi pemanfaatan aset dan kapasitas layanan yang telah dimiliki, BMHS mengarahkan investasi belanja modal secara hati-hati. BMHS mengalokasikan belanja modal (*capital expenditure*) sebesar Rp315 miliar pada 2025. Dari jumlah tersebut, realisasi investasi barang modal tercatat sebesar Rp219 miliar, yang digunakan untuk pengembangan dan perluasan fasilitas rumah sakit, penambahan serta pembaruan peralatan medis, serta peningkatan sarana dan prasarana penunjang operasional di jaringan rumah sakit BMHS.

In line with the initiatives to optimize the use of existing assets and service capacity, BMHS adopted a prudential approach to capital expenditure. In 2025, BMHS allocated capital expenditure of IDR 315 billion. Of this amount, realized capital investments totaled IDR 219 billion, which was used for the development and expansion of hospital facilities, the addition and renewal of medical equipment, as well as the enhancement of supporting operational infrastructure across BMHS's hospital network.

Investasi barang modal tersebut ditujukan untuk mendukung kesiapan infrastruktur operasional dan penyesuaian kapasitas layanan seiring dengan kebutuhan usaha. Pendanaan belanja modal bersumber dari kombinasi arus kas operasional dan sumber pendanaan lainnya sesuai dengan kebijakan keuangan BMHS.

These capital investments were aimed at strengthening the operational infrastructure readiness and aligning service capacity with evolving business needs. Capital expenditure was funded through a combination of operating cash flows and other financing sources in accordance with BMHS's financial policies.

Informasi dan Fakta Material Setelah Tanggal Laporan Akuntan
Material Information and Facts Occurring After the Date of the Accountant's Report

Tidak terdapat informasi dan fakta material yang terjadi setelah tanggal laporan Akuntan 31 Desember 2025 sampai dengan tanggal penyampaian Laporan Tahunan 2025 yang dapat memengaruhi kondisi keuangan, kinerja, maupun tata kelola BMHS .

There were no material events or facts occurring after the date of the Auditor's Report as of December 31, 2025 up to the date of submission of the 2025 Annual Report that had a material impact on BMHS's financial condition, performance, or governance.

Prospek Usaha
Business Prospects

Kondisi ekonomi nasional diproyeksikan tumbuh stabil pada kisaran 5% di 2026, di tengah dinamika dan ketidakpastian global. Dari sisi kebijakan, sektor kesehatan tetap menjadi salah satu prioritas nasional. Hal ini tercermin dalam alokasi APBN yang signifikan untuk penguatan pembiayaan kesehatan, termasuk mendukung keberlanjutan program JKN, peningkatan layanan kesehatan primer dan rujukan, serta penguatan kualitas dan akses layanan kesehatan. Dukungan kebijakan ini menciptakan lingkungan yang kondusif bagi pertumbuhan industri layanan kesehatan, termasuk bagi peran rumah sakit swasta dalam melengkapi kapasitas sistem kesehatan nasional.

National economic conditions are projected to grow steadily by around 5% in 2026 amid the ongoing global dynamics and uncertainties. From a policy perspective, the healthcare sector remains one of the national priorities, as reflected in the significant allocation of the State Budget to strengthen healthcare financing. This included support for the sustainability of the National Health Insurance (JKN) program, enhancement of primary and referral healthcare services, and improvements in the quality and accessibility of healthcare services. Such a policy supports the creation of a conducive environment for the growth of the healthcare services industry, including the role of private hospitals in complementing the capacity of the national healthcare system.

Sebagai sektor yang bersifat esensial dan relatif tidak sensitif terhadap siklus ekonomi, permintaan terhadap layanan kesehatan diperkirakan tetap terjaga, khususnya pada layanan dengan kebutuhan klinis yang bersifat berkelanjutan dan bernilai tambah. Permintaan terhadap layanan kesehatan ibu dan anak, layanan spesialistik dan subspesialistik, serta layanan diagnostik diproyeksikan tetap tumbuh seiring perubahan demografi, peningkatan kesadaran kesehatan, dan kebutuhan layanan dengan kompleksitas yang lebih tinggi.

As an essential sector that is relatively resilient to economic cycles, demand for healthcare services is expected to remain stable, particularly for services with ongoing clinical needs and higher value-added characteristics. Demand for women and child health services, specialist and sub-specialist care, as well as diagnostic services, is projected to continue growing in line with demographic changes, rising health awareness, and increasing demand for more complex healthcare services.

Dalam konteks tersebut, BMHS berada pada posisi yang relevan untuk merespons perkembangan pasar, sejalan dengan karakteristik portofolio layanannya. Melalui optimalisasi fasilitas rumah sakit yang telah beroperasi, BMHS meningkatkan kapasitas layanan dan jaringannya. Fokus pengembangan diarahkan

In this context, BMHS is well positioned to respond to market developments, in line with the characteristics of its service portfolio. By optimizing the existing hospital facilities, BMHS continues to enhance its service capacity and network coverage. Development efforts are focused on high-complexity services based

pada layanan dengan kompleksitas tinggi yang berbasis *Center of Excellence*, inovasi medis, dan teknologi robotik, dengan tetap melakukan penguatan pada layanan ibu dan anak yang menjadi diferensiasi BMHS.

Selain penguatan layanan rumah sakit, BMHS juga melihat peluang pertumbuhan melalui pengembangan ekosistem layanan kesehatan yang saling terhubung, mencakup layanan teknologi reproduksi berbantu, layanan laboratorium, layanan kesehatan di luar rumah sakit, layanan rujukan dan wisata medis, serta dukungan layanan berbasis teknologi digital. Sinergi antarunit usaha dipandang sebagai faktor penting dalam memperluas jangkauan layanan, meningkatkan kesinambungan perawatan pasien, serta mengoptimalkan pemanfaatan aset dan kapasitas layanan yang telah dimiliki.

on Centers of Excellence, medical innovations, and robotic technology, while consistently strengthening women and children health services as BMHS's key differentiation.

Other than its hospital-based services, BMHS has also identified growth opportunities through the development of an integrated healthcare ecosystem, which includes assisted reproductive technology services, laboratory services, out-of-hospital healthcare services, referral services and medical tourism, as well as digital health–based support services. Synergy among business units is viewed as a critical factor in expanding service reach, improving continuity of patient care, and optimizing the use of existing assets and service capacity.

Target dan Realisasi 2025
Target and Realization in 2025

BMHS menetapkan target kinerja 2025 berdasarkan asumsi proyeksi pendapatan, beban pokok pendapatan, beban usaha, serta pajak, dengan mempertimbangkan kondisi industri dan kapasitas operasional BMHS. Dalam industri layanan kesehatan, realisasi kinerja dipengaruhi oleh berbagai faktor operasional, seperti volume kunjungan pasien, tingkat kompleksitas kasus medis, dan kondisi kegawatdaruratan, yang bersifat dinamis sepanjang periode berjalan.

Pada 2025, BMHS mencatatkan pendapatan sebesar Rp1.614,34 miliar, atau meningkat 4% dari tahun sebelumnya. Sementara itu, laba tahun berjalan tercatat sebesar Rp29,67 miliar, naik 57% YoY, sejalan dengan target pertumbuhan laba bersih dua digit yang telah ditetapkan di awal tahun. Dari sisi struktur modal, BMHS menilai bahwa komposisi permodalan yang dimiliki berada pada tingkat yang seimbang dan sesuai dengan kebutuhan operasional sehingga tidak dilakukan penyesuaian target struktur modal sepanjang tahun berjalan.

BMHS established its 2025 performance targets based on assumptions for projected revenue, cost of revenue, operating expenses, and taxation, taking into account industry conditions and BMHS's operational capacity. In the healthcare services industry, performance realization was influenced by operational factors, including patient visit volumes, the level of medical case complexity, and emergency conditions, all of which were dynamic throughout the reporting period.

In 2025, BMHS recorded revenue of IDR 1,614.34 trillion, representing a 4% increase from the previous year. Meanwhile, net income for the year stood at IDR 29.67 billion, up 57% YoY, in line with the double-digit net profit growth target set at the beginning of the year. From a capital structure perspective, BMHS considers its capitalization to be balanced and appropriate to support its operational needs, so no adjustments were made during the year to the capital structure targets.

Proyeksi 2026
2026 Projections

BMHS telah menetapkan target dan proyeksi kinerja 2026 sebagai bagian dari Rencana Kerja dan Anggaran BMHS (RKAP). Proyeksi tersebut disusun berdasarkan asumsi pendapatan, beban pokok pendapatan, beban usaha, dan pajak, dengan mempertimbangkan dinamika industri layanan kesehatan serta kapasitas dan kesiapan operasional BMHS.

BMHS menargetkan pertumbuhan kinerja keuangan yang berkelanjutan, termasuk pada pendapatan, EBITDA, dan laba bersih, yang meningkat dibandingkan realisasi 2025. Dari sisi struktur permodalan, BMHS tidak merencanakan perubahan kebijakan yang signifikan dan akan tetap menjaga struktur modal yang sehat dan seimbang. Selain itu, BMHS menargetkan rasio pembayaran dividen dengan tetap mempertimbangkan kinerja keuangan, kebutuhan pendanaan operasional, serta keberlanjutan usaha.

Target dan proyeksi tersebut disusun dengan pendekatan yang terukur serta mempertimbangkan kinerja historis dan perkembangan permintaan layanan kesehatan, dan senantiasa dievaluasi secara berkala guna menjaga keselarasan antara rencana kinerja, kondisi operasional, dan dinamika lingkungan usaha.

BMHS has set its 2026 performance targets and projections in BMHS's Work Plan and Budget (RKAP). These projections were prepared based on assumptions regarding revenue, cost of revenue, operating expenses, and taxation, taking into account developments in the healthcare services industry as well as BMHS's operational capacity and readiness.

BMHS targets sustainable financial performance growth, including increases in revenue, EBITDA, and net profit compared to the 2025 realization. From a capital structure perspective, BMHS does not plan to make any significant changes in its funding policy and will continue to maintain a healthy and balanced capital structure. In addition, BMHS will target a dividend payout ratio while continuing to consider its financial performance, operational funding requirements, and long-term business sustainability.

These targets and projections have been calculated using a measured approach, with due consideration given to historical performance and trends in healthcare service demand, and are subject to periodic evaluation to ensure alignment between performance plans, operational conditions, and the evolving business environment.



Aspek Pemasaran
Marketing Aspects

Persepsi dan Kepercayaan Pelanggan

BMHS memandang persepsi dan kepercayaan pasien sebagai fondasi penting dalam menjaga keberlanjutan usaha. Untuk itu, BMHS secara konsisten melakukan penyempurnaan kualitas layanan melalui pendekatan *continuous improvement* yang berfokus pada keunggulan layanan, baik pada aspek klinis dan nonklinis, di seluruh titik interaksi dengan pasien.

Sejalan dengan upaya tersebut, BMHS juga terus menyempurnakan *patient journey* untuk memastikan proses layanan yang lebih terstruktur, mudah diakses, dan selaras dengan kebutuhan pasien pada setiap tahapan perawatan. Pendekatan ini diharapkan dapat memperkuat kepercayaan pasien, meningkatkan loyalitas, serta mendukung reputasi BMHS sebagai penyedia layanan kesehatan keluarga yang berorientasi pada kualitas dan keselamatan pasien.

Strategi Pemasaran

Dalam pelaksanaannya, BMHS menerapkan sejumlah pendekatan pemasaran sebagai berikut:

1. Digitalisasi akses layanan melalui pengembangan platform OneBunda, yang menyediakan fitur janji temu, telekonsultasi, pemesanan layanan laboratorium, serta penyampaian hasil pemeriksaan secara elektronik. Platform ini juga dilengkapi dengan buku kehamilan dan vaksinasi anak digital, serta program loyalitas untuk meningkatkan keterlibatan pasien.
2. Peningkatan literasi dan edukasi kesehatan, dengan memperkenalkan layanan yang tersedia maupun layanan baru melalui seminar, *health talk*, penyuluhan, serta konten edukatif di situs web dan media sosial BMHS.
3. Penguatan kualitas layanan dan kepercayaan pasar, melalui pemenuhan dan pembaruan standar akreditasi rumah sakit serta sertifikasi tenaga medis.

Customer Perception & Trust

BMHS considers patient perception and trust to be fundamental to its long-term business sustainability. To achieve this, BMHS consistently enhances service quality through a continuous improvement approach, focusing on service excellence across both clinical and non-clinical aspects at all patient touchpoints.

In line with these efforts, BMHS has continued to refine the patient journey to ensure more structured, accessible, and patient-aligned service processes at every stage of care. This approach is expected to strengthen patient trust, enhance loyalty, and support BMHS's reputation as a family-oriented healthcare provider committed to quality and patient safety.

Marketing Strategy

For its implementation, BMHS applies the following marketing approaches:

1. Digitalizing service access by developing the OneBunda platform, which provides appointment scheduling, teleconsultation, laboratory service ordering, and electronic delivery of test results. The platform also contains digital pregnancy and child vaccination records, as well as loyalty programs to enhance patient engagement.
2. Enhancing health literacy and education, by introducing existing and new services through seminars, health talks, educational outreach programs, and educational content via BMHS's website and social media channels.
3. Strengthening service quality and market trust, through compliance with and continuous renewal of hospital accreditation standards and medical staff certifications.

4. Pengembangan *Center of Excellence* (CoE) dengan memastikan ketersediaan dokter dan tenaga medis yang kompeten sesuai *Product of Excellence* (PoE) masing-masing rumah sakit, didukung oleh pelatihan dan pendidikan berkelanjutan, serta pengelolaan citra layanan dan profesional medis secara bertanggung jawab.
5. Perluasan jaringan dan kemitraan strategis, antara lain melalui kerja sama dengan Klinik Pintar melalui aplikasi Bunda Pintar, kolaborasi dengan klinik OBGYN lokal dalam jaringan Klinik Fertilitas Indonesia (KFI), serta integrasi layanan laboratorium Diagnos dan layanan farmasi BGP untuk memperkuat kesinambungan layanan.
6. Pengembangan jaringan layanan, baik rumah sakit maupun klinik, secara selektif di berbagai wilayah untuk menjangkau kebutuhan layanan kesehatan masyarakat yang lebih luas, termasuk melakukan kemitraan dengan institusi kesehatan, asuransi, dan mitra rujukan, guna memperluas basis pasien, termasuk pasien dari luar wilayah layanan yang membutuhkan perawatan medis tertentu.

Pangsa Pasar

BMHS memiliki posisi yang kuat pada segmen layanan kesehatan ibu dan anak serta layanan teknologi reproduksi berbantu. Melalui unit usaha Morula IVF Indonesia, BMHS merupakan salah satu penyedia layanan fertilitas terkemuka di Indonesia, dengan jaringan layanan yang luas dan reputasi klinis yang telah dikenal di pasar. Keunggulan tersebut didukung oleh pengalaman operasional, kompetensi tenaga medis, serta integrasi layanan penunjang dalam ekosistem BMHS.

Di luar layanan fertilitas, penguatan layanan ibu dan anak serta pengembangan *Center of Excellence* menjadi landasan utama BMHS dalam menjaga dan memperluas pangsa pasar secara berkelanjutan. Pengembangan layanan berbasis *Center of Excellence* juga didukung oleh pemanfaatan teknologi medis canggih, termasuk teknologi bedah robotik generasi terbaru, yang memperkuat daya tarik layanan spesialistik dan bernilai tinggi, khususnya pada prosedur dengan kompleksitas tinggi, serta mendukung peran BMHS pada segmen layanan kesehatan rujukan berbasis keunggulan klinis.

4. Developing Centers of Excellence (CoE) by ensuring the availability of competent physicians and medical professionals aligned with each hospital's Product of Excellence (PoE), supported by continuous training and education, as well as responsible management of service and medical professional branding.

5. Expanding networks and strategic partnerships, including collaboration with Klinik Pintar through the Bunda Pintar application, partnerships with local OBGYN clinics within the Klinik Fertilitas Indonesia (KFI) network, and integration of Diagnos laboratory services and BGP pharmacy services to strengthen continuity of care.
6. Selectively expanding its service networks in hospitals and clinics, across the regions to address broader community healthcare needs, including partnerships with healthcare institutions, insurance providers, and referral partners, to expand the patient base, including patients from outside service areas requiring specific medical care.

Market Share

BMHS holds a strong position in the women and children health segment as well as assisted reproductive technology services. Through the, Morula IVF Indonesia, business unit, BMHS has become one of the leading fertility service providers in Indonesia, supported by its extensive service network and a well-established clinical reputation in the market. This competitive strength is supported by its operational experience, highly competent medical professionals, and the integration of supporting services within BMHS's ecosystem.

Other than fertility services, the strengthening of women and children healthcare services and the development of Centers of Excellence form the core foundation for BMHS in maintaining and sustainably expanding its market share. The Center of Excellence–based services development is supported by the adoption of advanced medical technologies, including the latest generation of robotic surgery, which enhances the attractiveness of high-value specialist services, particularly for complex procedures, and reinforces BMHS's role in referral-based healthcare services driven by clinical excellence.

BMHS terus melakukan inisiatif pemasaran yang terukur untuk mengoptimalkan keunggulan layanan, memperluas jangkauan pasien, serta menyesuaikan strategi pemasaran dengan dinamika kebutuhan layanan kesehatan dan skema pembiayaan yang beragam.

BMHS continues to instigate measured marketing initiatives to optimize service strengths, broaden patient reach, and align its marketing strategies with the evolving dynamics of healthcare demand and diverse healthcare financing schemes.

Kebijakan Dividen
Dividend Policy

BMHS menetapkan kebijakan dividen dengan mengacu pada ketentuan Anggaran Dasar serta Undang-Undang Nomor 40 Tahun 2007 tentang BMHS Terbatas. Pembagian dividen dapat dilakukan dengan ketentuan BMHS memiliki saldo laba yang mencukupi, dengan sebanyak-banyaknya 30% dari laba tahun berjalan setelah dilakukan penyisihan cadangan wajib. Penetapan penggunaan laba bersih, termasuk besaran cadangan wajib dan dividen yang akan dibagikan kepada pemegang saham, diputuskan melalui Rapat Umum Pemegang Saham (RUPS).

BMHS's dividend policy refers to the the provisions in its Articles of Association and Law No. 40 of 2007 concerning Limited Liability Companies. Dividend distribution may be carried out provided BMHS has sufficient retained earnings, up to a maximum of 30% of net profit for the year after setting aide the mandatory statutory reserve. The determination of the appropriation of net profit, including the amount allocated to the statutory reserve and dividends to be distributed to shareholders, is decided through the General Meeting of Shareholders (GMS).

Pembayaran Dividen

Sesuai hasil keputusan RUPS Tahunan 15 Mei 2025, BMHS membagikan dividen tunai kepada Pemegang Saham sebesar Rp0,65 per saham, yang berasal dari laba bersih konsolidasian tahun buku 2024, dengan total nilai dividen sebesar Rp5.592.220.514. Informasi mengenai riwayat pembayaran dividen BMHS dalam lima tahun terakhir disajikan sebagai berikut:

Dividend Payments

Based on a resolution in the Annual General Meeting of Shareholders held on May 15, 2025, BMHS distributed cash dividends to its shareholders amounting to IDR 0.65 per share, derived from the consolidated net profit for the 2024 financial year, for a total dividend amount of IDR 5,592,220,514 BMHS's dividend payment history over the last five years is as follows:

Tahun Buku Financial Year	**Persentase Laba** Percentage of Profit **(%)**	**Dividen per Saham** Dividend per Share **(Rp)**	**Jumlah Pembayaran Dividen Bruto** Total Gross Dividend Payments **(Rp)**	**Tanggal Pembayaran Dividen** Dividend Payment Date
2020	21,96	130	19.500.000.000	28 Juni 2021 June 28, 2021
2021	10,26	2,55712	22.000.000.000	24 Agustus 2022 August 24, 2022
2022	15,51	1,5	12.905.124.264	21 Juli 2023 July 21, 2023
2023	64,57	0,56	4.817.913.058	3 Juli 2024 July 3, 2024
2024	46,8	0,65	5.592.220.514	18 Juni 2025 June 18, 2025

Realisasi Penggunaan Dana Hasil Penawaran Umum
Use of Public Offering Proceeds Realization

BMHS telah merealisasikan seluruh dana yang diperoleh dari penawaran saham perdana sesuai dengan tujuan penggunaan dana yang diungkapkan dalam dokumen prospektus. Sampai akhir 2025, BMHS tidak melaksanakan penawaran umum lainnya sehingga laporan ini tidak mengungkapkan realisasi penggunaan dana hasil penawaran umum.

BMHS used all proceeds from its initial public offering in accordance with the stated use of proceeds as disclosed in the prospectus. Up to the end of 2025, BMHS did not conduct any additional public offerings; therefore, this report does not disclose the realization of the use of proceeds from other public offerings.

Informasi Material Mengenai Investasi, Ekspansi, Divestasi, Penggabungan/ Peleburan Usaha, Akuisisi, Restrukturisasi Utang/Modal, Transaksi Material, Transaksi Afiliasi, dan Transaksi Benturan Kepentingan
Material Information Regarding Investments, Expansions, Divestments, Mergers/Consolidations, Acquisitions, Debt/Capital Restructuring, Material Transactions, Affiliated Transactions, and Conflict of Interest Transactions

BMHS melakukan transaksi afiliasi dalam rangka mendukung kegiatan operasional dan pengembangan usaha. Transaksi afiliasi tersebut merupakan bagian dari kegiatan usaha BMHS yang dijalankan dalam rangka menghasilkan pendapatan usaha dan dilaksanakan secara rutin, berulang, dan/atau berkelanjutan. Seluruh transaksi afiliasi dilaksanakan sesuai dengan praktik bisnis yang berlaku umum serta memenuhi prinsip kewajaran (*arm's length principle*).

BMHS has affiliated transactions to support its operational activities and business development. These affiliated transactions form part of BMHS's business activities carried out to generate operating revenue and are conducted on a routine, recurring, and/or ongoing basis. All affiliated transactions are executed in accordance with generally accepted business practices and comply with the arm's length principle.

Untuk memastikan kewajaran transaksi, BMHS telah menunjuk pihak independen guna melakukan penilaian sesuai dengan ketentuan POJK No. 42/ POJK.04/2020 tentang Transaksi Afiliasi dan Transaksi Benturan Kepentingan. Direksi menyatakan bahwa transaksi afiliasi telah melalui prosedur yang memadai dan dilaksanakan secara wajar, dengan pengawasan dari Dewan Komisaris dan Komite Audit. Informasi mengenai transaksi afiliasi dan transaksi material tersebut telah diungkapkan dalam laporan keuangan tahunan BMHS, khususnya pada Catatan atas Laporan Keuangan terkait transaksi pihak berelasi.

To ensure the fairness of such transactions, BMHS appointed an independent party to conduct a fairness assessment in accordance with POJK No. 42/ POJK.04/2020 concerning Affiliated Transactions and Conflict of Interest Transactions. The Board of Directors stated that the affiliated transactions had undergone adequate procedures and were carried out fairly, under the supervision of the Board of Commissioners and the Audit Committee. Information concerning affiliated transactions and material transactions were disclosed in BMHS's annual financial statements, particularly in the Notes to the Financial Statements relating to related party transactions.

BMHS juga telah menyampaikan keterbukaan informasi atas transaksi afiliasi dan transaksi material kepada Otoritas dan Bursa Efek Indonesia. Informasi tersebut, termasuk penilaian kewajaran dari pihak independen serta pernyataan tanggung jawab Direksi dan Dewan Komisaris, dapat diakses melalui situs web Bursa Efek Indonesia.

1. Pada tanggal 31 Januari 2025, BMHS telah melakukan transaksi afiliasi berupa pengambilalihan 99,99% saham PT Medika Sejahtera Bersama (MSB) dari PT Morula Indonesia (MI), dengan nilai transaksi sebesar Rp38,99 miliar. MI adalah entitas anak BMHS, dan MSB adalah entitas anak MI. Transaksi ini dilakukan dalam rangka memperkuat integrasi layanan kesehatan ibu dan anak serta memperluas sinergi usaha dalam ekosistem BMHS. Transaksi tersebut tidak mengandung benturan kepentingan dan tidak memerlukan persetujuan Rapat Umum Pemegang Saham Independen.

BMHS also submitted information disclosures related to affiliated transactions and material transactions to the relevant authorities and the Indonesia Stock Exchange. Such information, including the independent fairness opinion and the statements of responsibility from the Board of Directors and the Board of Commissioners, is accessible through the Indonesia Stock Exchange website.

1. On 31 January 2025, BMHS conducted an affiliated transaction in the form of the acquisition of 99.99% of the shares of PT Medika Sejahtera Bersama (MSB) from PT Morula Indonesia (MI), for a transaction value of IDR 38.99 billion. MI is a subsidiary of BMHS, and MSB is a subsidiary of MI. This transaction was carried out to strengthen the integration of women and children health services and to expand business synergies within BMHS's ecosystem. This transaction did not involve any conflict of interest and did not require approval from an Independent General Meeting of Shareholders.

Perubahan Peraturan Perundang-Undangan pada Tahun Buku
Changes in Laws and Regulations during the Financial Year

Pada 2025, Pemerintah menerbitkan sejumlah regulasi yang relevan dengan operasional bisnis BMHS, antara lain:

1. Peraturan Menteri Kesehatan No. 11 Tahun 2025 tentang Standar Kegiatan Usaha dan Standar Produk/Jasa pada Penyelenggaraan Perizinan Berusaha Berbasis Risiko Subsektor Kesehatan. Bagi BMHS, peraturan ini meningkatkan kepastian dan transparansi proses perizinan, sekaligus menjadi acuan dalam menjaga konsistensi standar layanan dan kepatuhan operasional.
2. Surat Edaran Otoritas Jasa Keuangan No. 7/SEOJK.05/2025 tentang Penyelenggaraan Produk Asuransi Kesehatan. Bagi BMHS, penerapan kebijakan *co-payment* pada produk asuransi kesehatan berpotensi memengaruhi pola pemanfaatan layanan, sehingga perlu menjadi perhatian dalam pengelolaan risiko.
3. Peraturan Pemerintah Nomor 28 Tahun 2025 tentang Penyelenggaraan Perizinan Berusaha Berbasis Risiko.

In 2025, the Government issued several regulations relevant to BMHS's business operations, including the following:

1. Minister of Health Regulation No. 11 of 2025 concerning Business Activity Standards and Product/Service Standards for Risk-Based Business Licensing in the Health Subsector. For BMHS, this regulation increases certainty and transparency in the licensing process and serves as a reference for maintaining consistency in service standards and operational compliance.
2. Financial Services Authority (OJK) Circular Letter No. 7/SEOJK.05/2025 concerning Health Insurance Products. For BMHS, the co-payment policies for health insurance products may affect patterns of service utilization and therefore requires attention in risk management.
3. Government Regulation No. 28 of 2025 concerning Risk-Based Business Licensing.

4. Keputusan Direktur Jenderal Kesehatan Lanjutan Nomor HK.02.02/D/4072/2025 Tentang Pengelolaan Pengaduan Mutu Pelayanan Kesehatan di Fasilitas Pelayanan Kesehatan Tingkat Lanjut.
5. Peraturan Kepala Badan Pusat Statistik Nomor 7 Tahun 2025 Tentang Klasifikasi Baku Lapangan Usaha Indonesia.
6. Peraturan Menteri Hukum Nomor 2 Tahun 2025 tentang Verifikasi dan Pengawasan Pemilik Manfaat Korporasi.
7. Peraturan Menteri Hukum Nomor 49 Tahun 2025 tentang Syarat dan Tata Cara Pendirian, Perubahan dan Pembubaran Badan Hukum BMHS Terbatas.
8. Permenkes Nomor 13 Tahun 2025 mengatur tentang Pengelolaan Sumber Daya Manusia Kesehatan.

BMHS senantiasa memperhatikan kepatuhan terhadap peraturan perundang-undangan yang berlaku. Dalam pelaksanaannya, BMHS melakukan penelaahan serta penyesuaian yang diperlukan untuk memastikan kesesuaian praktik usaha dengan penetapan atau perubahan regulasi yang berlaku. Berdasarkan hasil evaluasi, hingga akhir periode pelaporan, penerapan regulasi tersebut tidak berdampak material terhadap kinerja keuangan maupun posisi keuangan BMHS.

4. Director General of Advanced Health Services Decree No. HK.02.02/D/4072/2025 concerning the Management of Healthcare Service Quality Complaints at Advanced-Level Healthcare Facilities.
5. Head of Statistics Indonesia (BPS) Regulation No. 7 of 2025 concerning the Indonesian Standard Industrial Classification (KBLI).
6. Minister of Law Regulation No. 2 of 2025 concerning the Verification and Supervision of Beneficial Owners of Corporations.
7. Minister of Law Regulation No. 49 of 2025 concerning the Requirements and Procedures for the Establishment, Amendment, and Dissolution of Limited Liability Companies.
8. Minister of Health Regulation No. 13 of 2025 concerning the Management of Healthcare Human Resources.

BMHS consistently ensures compliance with all applicable laws and regulations. In practice, BMHS conducts reviews and applies necessary adjustments to align its business practices with newly issued or amended regulations. Based on the evaluations conducted, as of the end of the reporting period, these regulations did not have a material impact on BMHS's financial performance or financial position.

Perubahan Kebijakan Akuntansi
Changes in Accounting Policies

BMHS menyusun laporan keuangan dengan mengacu pada Standar Akuntansi Keuangan yang berlaku di Indonesia, termasuk Pernyataan Standar Akuntansi Keuangan (PSAK) dan Interpretasi Standar Akuntansi Keuangan (ISAK) yang diterbitkan oleh Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia, serta ketentuan penyajian dan pengungkapan laporan keuangan yang ditetapkan oleh Otoritas Jasa Keuangan. PSAK dan amendemen PSAK berikut efektif berlaku 1 Januari 2025. Penerapan amendemen tersebut tidak mengakibatkan perubahan yang material terhadap kebijakan akuntansi maupun penyajian laporan keuangan BMHS.

BMHS prepares its financial statements in accordance with the Financial Accounting Standards applicable in Indonesia, which includes Statements of Financial Accounting Standards (PSAK) and Interpretations of Financial Accounting Standards (ISAK) issued by the Financial Accounting Standards Board of the Indonesian Institute of Accountants, as well as the presentation and disclosure requirements for financial statements stipulated by the Financial Services Authority (OJK). The following PSAK and PSAK amendments became effective as of January 1, 2025, but did not result in any material changes to BMHS's accounting policies or the presentation of its financial statements.

Pernyataan Standar Akuntansi Keuangan (PSAK) Statement of Financial Accounting Standards (PSAK)	**Tentang** Subject
PSAK 117	Kontrak Asuransi Insurance Contracts
Amandemen PSAK 232 Amendment to PSAK 232	Instrumen Keuangan: Penyajian – Informasi Komparatif Financial Instruments: Presentation – Comparative Information
Amandemen PSAK 221 Amendment to PSAK 221	Pengaruh Perubahan Kurs Valuta Asing – Kekurangan Ketertukaran The Effects of Changes in Foreign Exchange Rates – Lack of Exchangeability





Governansi Korporat
Corporate Governance

Governansi Korporat yang Baik
Good Corporate Governance

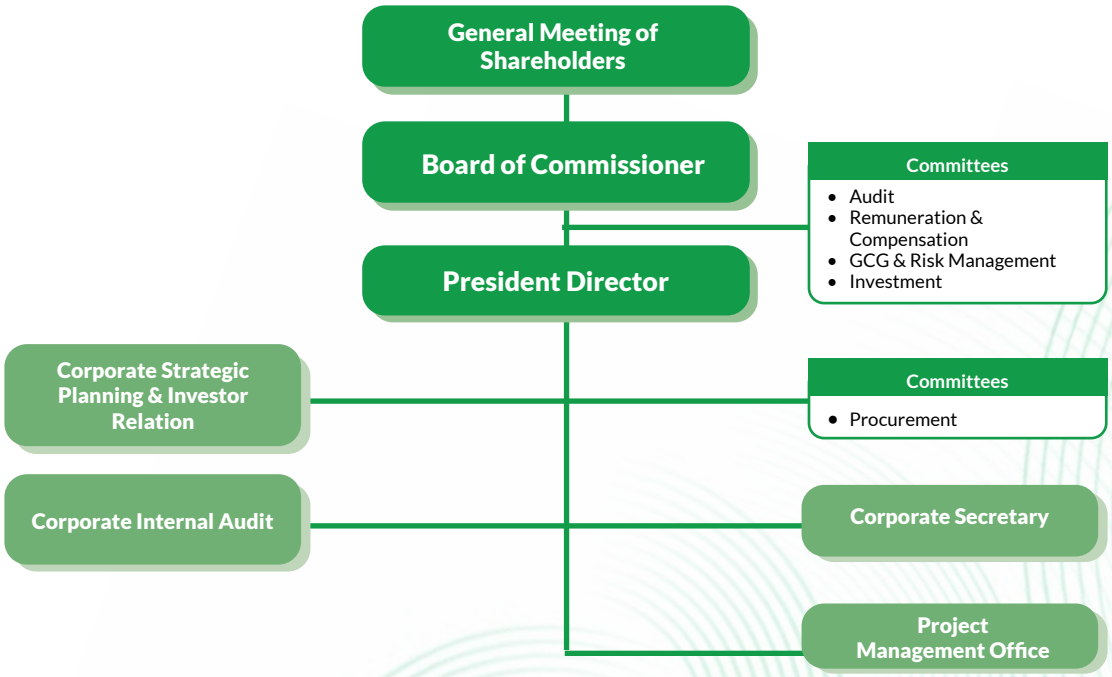
BMHS menjalankan kegiatan usaha dengan berlandaskan prinsip transparansi, akuntabilitas, responsibilitas, independensi, serta kewajaran dan kesetaraan. Penerapan governansi korporat yang baik menjadi landasan fundamental dalam pengambilan keputusan, pengelolaan risiko, pengendalian, serta upaya untuk membangun dan menjaga kepercayaan pemangku kepentingan. Untuk memperkuat praktik tersebut, BMHS mengadopsi Pedoman Umum Governansi Korporat Indonesia (PUGKI) ke dalam Pedoman Tata Kelola, yang memberikan panduan komprehensif berbasis perilaku beretika, akuntabilitas, transparansi, dan keberlanjutan.

BMHS conducts its business activities based on the principles of transparency, accountability, responsibility, independence, fairness, and equality. Good corporate governance (GCG) implementation is the fundamental basis for decision-making, risk management, control, and efforts to build and maintain stakeholder trust. To strengthen these practices, BMHS has adopted the Indonesian Corporate Governance Guidelines (PUGKI) into its Governance Guidelines, which provides comprehensive guidance based on ethical behavior, accountability, transparency, and sustainability.

Praktik governansi korporat tidak hanya diterapkan pada struktur organisasi dan mekanisme pengawasan, tetapi juga terintegrasi dalam pengelolaan sumber daya manusia, pengembangan kepemimpinan, serta pembentukan budaya kerja yang berintegritas. Lebih lanjut, BMHS juga mengintegrasikan kerangka kerja lingkungan, sosial dan tata kelola (LST) sebagai acuan dalam pengelolaan usaha, guna memastikan keberlanjutan usaha jangka panjang. BMHS menetapkan struktur governansi korporat dengan pembagian peran, tugas, dan tanggung jawab yang jelas di antara organ perusahaan sesuai dengan ketentuan peraturan perundang-undangan yang berlaku.

Good corporate governance (GCG) practices are not only applied to organizational structures and supervisory mechanisms, but are also integrated into human capital (HC) management, leadership development, and the formation of a culture of integrity. Furthermore, BMHS also integrates an environmental, social and governance (ESG) framework as a reference in business management to ensure long-term business sustainability. BMHS has established a corporate governance structure with a clear division of roles, duties, and responsibilities among BMHS's organs in accordance with applicable laws and regulations.

Struktur Governansi Korporat | Corporate Governance Structure



Kerangka Kerja Governansi Korporat
Corporate Governance Framework

Komitmen | Commitment

Fondasi untuk melaksanakan Governansi Korporat secara terencana sistemik, dan berkelanjutan, sesuai karakteristik dan proses bisnis Perusahaan.

The foundation for implementing Corporate Governance in a planned, systematic, and sustainable manner, in accordance with the characteristics and business processes of the Company.

Struktur | Structure

Struktur organisasi yang telah mengadopsi mekanisme *check and balance*, mengeliminasi benturan kepentingan dan potensi terjadinya fraud.

An organizational structure that has adopted a check and balance mechanism, eliminating conflicts of interest and the potential for fraud.

Proses | Process

Proses pengambilan keputusan/kebijakan berlandaskan prinsip-prinsip Governansi Korporat yang disepakati sesuai dengan karakteristik dan proses bisnis Perusahaan.

Decision-making/policy-making processes based on agreed-upon corporate governance principles in line with the Company characteristics and business processes.

Hasil | Outcome

Implementasi prinsip-prinsip Governansi Korporat saat berinteraksi, agar mendapatkan dukungan penuh *stakeholder*.

Implementation of Corporate Governance principles when interacting with stakeholders to gain their full support.



Kebijakan Governansi Korporat
Corporate Governance Policy

Dalam menerapkan Governansi Korporat, Perusahaan memiliki berbagai kebijakan/pedoman dalam menjalankan fungsi dan tugasnya yang disebut dengan *Governance Soft Structure* yaitu: Pedoman Tata Kelola, Kode Etik, Piagam Direksi, Piagam Dewan Komisaris, *Hospital by Laws* dan Pedoman teknis lainnya.

In implementing Corporate Governance activities, BMHS has various policies/guidelines in carrying out its functions and duties, referred to as the Governance Soft Structure, namely: Governance Guidelines, Code of Ethics, Board of Directors Charter, Board of Commissioners Charter, Hospital Bylaws, and other technical guidelines.

Prinsip Pelaksanaan Governansi Korporat
Principles of Corporate Governance Implementation

Etika | Ethics

PT Bundamedik Tbk senantiasa mengedepankan kejujuran, memperlakukan semua pihak dengan hormat (*respect*), memenuhi komitmen, membangun serta menjaga nilai-nilai moral dan kepercayaan secara konsisten. Pelaksanaan prinsip Etika di PT Bundamedik Tbk yaitu mencakup penandatanganan Pakta Integritas setiap tahun oleh seluruh Karyawan dan memiliki Komite Mutu di Rumah Sakit yang melakukan evaluasi indikator mutu setiap bulan.

PT Bundamedik Tbk consistently prioritizes honesty, treats all parties with respect, fulfills its commitments, and builds and upholds moral values and trust consistently. The implementation of ethical principles at PT Bundamedik Tbk includes the annual signing of an Integrity Pact by all employees and the establishment of a Quality Committee at the hospital that evaluates quality indicators on a monthly basis.

Transparansi | Transparency

PT Bundamedik Tbk menyediakan informasi yang material dan relevan dengan cara yang mudah diakses dan dipahami oleh pemangku kepentingan. Pelaksanaan prinsip Transparansi di PT Bundamedik Tbk yaitu pelaksanaan pelaporan kepada Otoritas Jasa Keuangan, pemutakhiran informasi website serta penyusunan Laporan Tahunan dan Laporan Keberlanjutan.

PT Bundamedik Tbk provides material and relevant information in a manner that is easily accessible and understandable to stakeholders. The implementation of the principle of Transparency at PT Bundamedik Tbk includes reporting to the Financial Service Authority, updating website information, and preparing Annual Reports and Sustainability Reports.

Akuntabilitas I Accountability

PT Bundamedik Tbk dapat mempertanggungjawabkan kinerjanya secara transparan dan wajar dengan tetap memperhitungkan kepentingan pemegang saham dan pemangku kepentingan. Pelaksanaan prinsip Akuntabilitas di PT Bundamedik Tbk yaitu tersedianya Organ Perusahaan yang bersifat *check and balance* dengan tugas dan tanggung jawab masing-masing fungsi dan pelaksanaan evaluasi KPI secara regular.

PT Bundamedik Tbk is accountable for its performance in a transparent and fair manner while taking into account the interests of shareholders and stakeholders. The implementation of the principle of Accountability at PT Bundamedik Tbk includes the availability of corporate organs that serve as a check and balance with their respective duties and responsibilities, and the regular evaluation of KPIs.

Keberlanjutan I Sustainability

PT Bundamedik Tbk mematuhi peraturan perundang-undangan serta berkomitmen melaksanakan tanggung jawab terhadap masyarakat dan lingkungan agar berkontribusi pada pembangunan berkelanjutan melalui kerjasama dengan semua pemangku kepentingan terkait. Pelaksanaan prinsip Keberlanjutan di PT Bundamedik Tbk yaitu tersedianya Roadmap ESG, pengelolaan SDM melalui pelatihan dan pengembangan karyawan, dokter, dan perawat dan penyusunan konsolidasi risiko BMHS Group.

PT Bundamedik Tbk complies with laws and regulations and is committed to fulfilling its responsibilities to the community and the environment in order to contribute to sustainable development through cooperation with all relevant stakeholders. The implementation of the principle of Sustainability at PT Bundamedik Tbk is reflected in the availability of an ESG Roadmap, human resource management through training and development of employees, doctors, and nurses, and the consolidation of BMHS Group risks.

Rapat Umum Pemegang Saham
General Meeting of Shareholders

Rapat Umum Pemegang Saham (RUPS) merupakan representasi pemegang saham yang menjadi organ tertinggi dalam struktur tata kelola. RUPS memiliki wewenang yang tidak diberikan kepada Direksi maupun Dewan Komisaris sesuai ketentuan Undang-Undang dan/atau anggaran dasar. Melalui RUPS, pemegang saham menentukan arah strategis BMHS, seperti mengesahkan kinerja tahunan, menetapkan penggunaan laba, serta memutuskan pengangkatan atau pemberhentian anggota Direksi dan Dewan Komisaris.

The General Meeting of Shareholders (GMS) represents shareholders and is the highest authority in the governance structure. The GMS has powers not granted to the Board of Directors or the Board of Commissioners in accordance with the provisions of the Laws and/or the Articles of Association. Through the GMS, shareholders determine BMHS's strategic direction, such as approving the annual performance, determining the use of profits, and deciding on the appointment or dismissal of members of the Board of Directors and Board of Commissioners.

Pelaksanaan Rapat Umum Pemegang Saham 2025

Sepanjang 2025, BMHS menyelenggarakan satu kali Rapat Umum Pemegang Saham Tahunan (RUPST) pada 15 Mei 2025 dan satu kali Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) pada 7 Agustus 2025. Keputusan RUPST disahkan dalam Akta Nomor 53 tanggal 15 Mei 2025 dan keputusan RUPSLB dalam Akta Nomor 41 tanggal 7 Agustus 2025. Kedua akta tersebut dibuat di hadapan Jose Dima Satria, S.H., M.Kn., Notaris di Jakarta.

General Meeting of Shareholders Held in 2025

In 2025, BMHS held one Annual General Meeting of Shareholders (AGM) on May 15, 2025 and one Extraordinary General Meeting of Shareholders (EGM) on August 7, 2025. The AGMS resolutions were ratified in Deed Number 53 dated May 15, 2025, and the EGMS resolutions in Deed Number 41 dated August 7, 2025. Both deeds were made before Jose Dima Satria, S.H., M.Kn., Notary in Jakarta.

BMHS memastikan seluruh penyelenggaraan RUPS memenuhi persyaratan regulasi melalui pengumuman dan undangan, penyampaian agenda dan tata tertib rapat termasuk mekanisme voting, penyediaan surat kuasa, serta penyusunan risalah RUPS. Untuk menjaga objektivitas, BMHS menunjuk pihak independen, PT Datindo Entrycom, dalam penghitungan kuorum dan pemungutan suara pada kedua RUPS.

BMHS ensures that all GMS proceedings comply with regulatory requirements through announcements and invitations, delivery of the agendas and meeting rules, including voting mechanisms, the provision of proxy letters, and the preparation of GMS minutes. To maintain objectivity, BMHS appointed an independent party, PT Datindo Entrycom, to calculate the quorum and vote counting at both GMS.

Rapat Umum Pemegang Saham Tahunan (RUPST)
Annual General Meeting of Shareholders (AGMS)

Tanggal | Date	15 Mei 2025 | May 15, 2025
Tempat | Venue	Ruang Auditorium | Auditorium Room, BMHS-Diagnos Tower
Kehadiran | Attendance	6.421.476.300 saham atau 74,64% dari seluruh saham dengan hak suara yang sah yang telah dikeluarkan oleh BMHS 6,421,476,300 shares or 74.64% of all shares with valid voting rights issued by BMHS
Pimpinan RUPS | Chair of the GMS	Ivan Rizal Sini selaku Komisaris Utama | as President Commissioner
Kehadiran Dewan Komisaris | Board of Commissioners Attendance	
Ivan Rizal Sini	Komisaris Utama | President Commissioner
Wishnutama Kusubandio	Wakil Komisaris Utama dan Komisaris Independen Vice President Commissioner and Independent Commissioner
Mesha Rizal Sini	Komisaris | Commissioners
Sunata Tjiterosampurno	
Retno L.P. Marsudi	Komisaris Independen | Independent Commissioners
Arianti Anaya	
Kehadiran Direksi | Board of Directors Attendance	
Agus Heru Darjono	Direktur Utama | President Director
Cuncun Wijaya	Direktur | Directors
Emilia Rouli	

Mata Acara dan Hasil Keputusan \| Agenda and Results of Resolutions

Agenda Rapat 1 \| Meeting Agenda 1

Persetujuan dan pengesahan laporan tahunan serta laporan keuangan BMHS termasuk neraca dan perhitungan laba/rugi tahun buku 2024.
Approval and ratification of BMHS's annual report and financial statements, including the balance sheet and income statement for the financial year 2024.

Keputusan \| Resolution

Menyetujui dan mengesahkan laporan tahunan serta laporan keuangan BMHS termasuk neraca dan perhitungan laba/rugi tahun buku 2024.
Approved and ratified BMHS's annual report and financial statements, including the balance sheet and calculation of BMHS's profit/loss for the financial year 2024.

Hasil Pemungutan Suara Voting Results	**Setuju** | Agree	**Tidak Setuju** | Disagree	**Abstain**
	6.271.584.800	0	149.891.500
Realisasi | Realization	Terealisasi | Realized		

Agenda Rapat 2 \| Meeting Agenda 2

Persetujuan penggunaan laba bersih BMHS tahun buku 2024.
Approval of the use of BMHS's net profit of financial year 2024.

Keputusan \| Resolution

Menyetujui penggunaan laba bersih BMHS sesuai dengan laporan keuangan yang telah diaudit oleh Kantor Akuntan Publik Tanubrata Sutanto Fahmi Bambang & Rekan (Member of Firm BDO International), yang akan digunakan sebagai:
1. Dividen yang akan dibagikan kepada Pemegang Saham sebesar Rp0,65 per lembar saham, atas laba bersih konsolidasian tahun buku 2024 atau sebesar Rp5.592.220.514;
2. Sisa laba bersih BMHS yang akan dicadangkan sebagai laba ditahan.

Approved the use of BMHS's net profit in accordance with the financial statements audited by Tanubrata Sutanto Fahmi Bambang & Rekan Public Accounting Firm (Member of Firm BDO International), which will be used as:
1. Dividends to be distributed to Shareholders in the amount of Rp0.65 per share, based on the consolidated net profit for the financial year 2024, or Rp5,592,220,514;
2. The remaining net profit of BMHS to be reserved as retained earnings.

Mata Acara dan Hasil Keputusan | Agenda and Results of Resolutions			
Hasil Pemungutan Suara Voting Results	**Setuju** | Agree	**Tidak Setuju** | Disagree	**Abstain**
	6.271.584.800	0	149.891.500
Realisasi | Realization	Terealisasi | Realized		

Agenda Rapat 3 | Meeting Agenda 3

Penunjukan Kantor Akuntan Publik untuk melakukan audit atas laporan keuangan BMHS tahun buku 2025.
Appointment of a Public Accounting Firm to audit BMHS's financial statements for the 2025 financial year.

Keputusan | Resolution

1. Memberikan wewenang kepada Dewan Komisaris, atas rekomendasi Komite Audit, untuk menunjuk Akuntan Publik dan/atau Kantor Akuntan Publik yang akan memberikan jasa audit atas informasi keuangan historis tahunan termasuk audit atas laporan keuangan lain yang dibutuhkan BMHS; dan
2. Memberikan wewenang kepada Dewan Komisaris dan/atau Direksi BMHS untuk melakukan tindakan dan segala pengurusan, termasuk namun tidak terbatas pada menunjuk Akuntan Publik serta menetapkan besaran honorarium, menandatangani dokumen-dokumen, dan/atau menunjuk Kantor Akuntan Publik lainnya yang terdaftar di OJK apabila karena satu dan lain hal Kantor Akuntan Publik tersebut tidak dapat melaksanakan tugasnya.

1. Authorized the Board of Commissioners, upon the recommendation of the Audit Committee, to appoint a Public Accountant and/or Public Accounting Firm to provide audit services for historical annual financial information, including audits of other financial reports required by BMHS; and
2. Authorized the Board of Commissioners and/or the Board of Directors of BMHS to take actions and perform all administrative tasks, including but not limited to appointing a Public Accountant and determining the amount of remuneration, signing of documents, and/or appointing another Public Accounting Firm registered with Financial Services Authority (OJK) if, for any reason, the Public Accounting Firm is unable to perform its duties.

Hasil Pemungutan Suara Voting Results	**Setuju** | Agree	**Tidak Setuju** | Disagree	**Abstain**
	6.237.403.400	34.181.400	149.891.500
Realisasi | Realization	Terealisasi | Realized		

Agenda Rapat 4 | Meeting Agenda 4

Pemberian kewenangan kepada Dewan Komisaris untuk menetapkan gaji dan tunjangan bagi anggota Direksi dan Dewan Komisaris BMHS untuk kinerja Tahun Buku 2025.
Granting authority to the Board of Commissioners to determine salaries and benefits for members of the Board of Directors and Board of Commissioners of BMHS for the performance of the Financial Year 2025.

Keputusan | Resolution

Memberikan wewenang dan kuasa kepada Dewan Komisaris BMHS untuk menetapkan gaji dan tunjangan bagi anggota Direksi serta gaji dan tunjangan bagi anggota Dewan Komisaris untuk tahun buku 2025 dengan kenaikan tidak lebih dari 15% dari gaji dan tunjangan tahun buku 2024.
Granted authority and power to BMHS's Board of Commissioners to determine the salaries and benefits for members of the Board of Directors and salaries and benefits for members of the Board of Commissioners for the financial year 2025 with an increase of no more than 15% of the salary and benefits for the financial year 2024.

Hasil Pemungutan Suara Voting Results	**Setuju** | Agree	**Tidak Setuju** | Disagree	**Abstain**
	6.271.584.800	0	149.891.500
Realisasi | Realization	Terealisasi | Realized		

Rapat Umum Pemegang Saham Luar Biasa (RUPSLB)
Extraordinary General Meeting of Shareholders (EGMS)

Tanggal | Date	7 Agustus 2025 | August 7, 2025
Tempat | Venue	Ruang Auditorium | Auditorium Room, BMHS-Diagnos Tower
Kehadiran | Attendance	7.487.854.076 saham atau 87,03% dari seluruh saham dengan hak suara yang sah yang telah dikeluarkan oleh BMHS. 7,487,854,076 shares or 87.03% of all shares with valid voting rights issued by BMHS.
Pimpinan RUPS | Chair of the GMS	Ivan Rizal Sini selaku Komisaris Utama | as President Commissioner
Kehadiran Dewan Komisaris | Board of Commissioners Attendance	
Ivan Rizal Sini	Komisaris Utama | President Commissioner
Mesha Rizal Sini	Komisaris | Commissioner
Retno L.P. Marsudi	Komisaris Independen | Independent Commissioners
Arianti Anaya	
Kehadiran Direksi | Board of Directors Attendance	
Agus Heru Darjono	Direktur Utama | President Director
Emilia Rouli	Direktur | Director

Mata Acara dan Hasil Keputusan \| Agenda and Results of Resolutions

Agenda Rapat 1 \| Meeting Agenda 1

Persetujuan perubahan susunan pengurus BMHS.
Approval of changes to the composition of BMHS's Management.

Keputusan \| Resolution

1. Menyetujui memberhentikan dengan hormat Tuan Sunata Tjiterosampurno dari jabatannya selaku Komisaris BMHS dengan ucapan terima kasih dan penghargaan setinggi-tingginya atas dedikasi, waktu serta sumbangsih tenaga dan pikirannya selama menjabat serta memberikan pembebasan dan pelunasan tanggung jawab sepenuhnya (*acquit et decharge*) atas tindakan pengawasan yang telah dilakukan, selama tindakan tersebut sesuai dan tidak menyimpang dari Anggaran Dasar BMHS dan tercermin dalam Laporan Keuangan BMHS.
   Approved to honorably dismiss Mr Sunata Tjiterosampurno from his position as Commissioner of BMHS with gratitude and highest appreciation for his dedication, time and contribution of energy and thought during his tenure and to grant full release and discharge of responsibility (acquit et decharge) for supervisory actions that have been carried out, as long as such actions are in accordance with and do not deviate from BMHS's Articles of Association and are reflected in BMHS's Financial Statements.
2. Menyetujui memberhentikan dengan hormat Tuan Wishnutama Kusubandio dari jabatannya selaku Wakil Komisaris Utama merangkap Komisaris Independen BMHS dengan ucapan terima kasih dan penghargaan setinggi-tingginya atas dedikasi, waktu serta sumbangsih tenaga dan pikirannya selama menjabat serta memberikan pembebasan dan pelunasan tanggung jawab sepenuhnya (*acquit et decharge*) atas tindakan pengawasan yang telah dilakukan, selama tindakan tersebut sesuai dan tidak menyimpang dari Anggaran Dasar BMHS dan tercermin dalam Laporan Keuangan BMHS.
   Approved to honorably dismiss Mr Wishnutama Kusubandio from his position as Vice President Commissioner and Independent Commissioner of BMHS with gratitude and highest appreciation for his dedication, time and contribution of energy and thought during his tenure and to grant full release and discharge of responsibility (acquit et decharge) for supervisory actions that have been carried out, as long as such actions are in accordance with and do not deviate from BMHS's Articles of Association and are reflected in BMHS's Financial Statements.
3. Menyetujui memberhentikan dengan hormat Tuan Ivan Rizal Sini dari jabatannya selaku Komisaris Utama BMHS dengan ucapan terima kasih dan penghargaan setinggi-tingginya atas dedikasi, waktu serta sumbangsih tenaga dan pikirannya selama menjabat serta memberikan pembebasan dan pelunasan tanggung jawab sepenuhnya (*acquit et decharge*) atas tindakan pengawasan yang telah dilakukan, selama tindakan tersebut sesuai dan tidak menyimpang dari Anggaran Dasar BMHS dan tercermin dalam Laporan Keuangan BMHS, serta menyetujui untuk mengangkat kembali Tuan Ivan Rizal Sini selaku Komisaris Utama BMHS untuk masa jabatan terhitung ditutupnya rapat hingga 7 Agustus 2030.
   Approved to honorably dismiss Mr Ivan Rizal Sini from his position as President Commissioner of BMHS with gratitude and highest appreciation for his dedication, time and contribution of energy and thought during his tenure and to grant full release and discharge of responsibility (acquit et decharge) for supervisory actions that have been carried out, as long as such actions are in accordance with and do not deviate from BMHS's Articles of Association and are reflected in BMHS's Financial Statements, and to reappoint Mr. Ivan Rizal Sini as President Commissioner of BMHS for a term of office commencing at the close of this meeting until August 7, 2030.

Mata Acara dan Hasil Keputusan | Agenda and Results of Resolutions

4. Menyetujui mengangkat Tuan Shubhasish Chattoraj selaku Waki Komisaris Utama BMHS untuk masa jabatan terhitung ditutupnya rapat hingga 7 Agustus 2030.
   Approved the appointment of Mr. Shubhasish Chattoraj as Vice President Commissioner of BMHS for a term of tenure starting from the closing of the meeting until August 7, 2030.
5. Menyetujui perubahan susunan Dewan Komisaris BMHS, sehingga susunan Direksi dan Dewan Komisaris BMHS adalah sebagai berikut:
   Approved the changes to the composition of BMHS's Board of Commissioners, thus the composition of BMHS's Board of Directors and Board of Commissioners are as follows:

Direksi | Board of Directors	
Direktur Utama | President Director	Agus Heru Darjono
Direktur | Director	Cuncun Wijaya
Direktur | Director	Emilia Rouli
Dewan Komisaris | Board of Commissioners	
Komisaris Utama | President Commissioner	Ivan Rizal Sini
Wakil Komisaris Utama Vice President Commissioner	Shubhasish Chattoraj
Komisaris | Commissioner	Mesha Rizal Sini
Komisaris Independen | Independent Commissioner	Retno L.P. Marsudi
	Arianti Anaya

6. Memutuskan memberikan kuasa dan kewenangan kepada Direksi BMHS secara bersama-sama maupun sendiri-sendiri, dengan hak substitusi, untuk menghadap Notaris dan untuk menyatakan kembali seluruh atau sebagian dari keputusan yang diambil dalam rapat ini, dan untuk membuat, menandatangani dan menyampaikan semua dokumen terkait dan permohonan untuk memberitahukan dan mendaftarkan perubahan susunan pengurus BMHS tersebut kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dan Otoritas yang berwenang, serta mengambil segala sesuatu tindakan pada umumnya yang diperlukan untuk melaksanakan tujuan tersebut di atas.
   Resolved to grant power and authority to the Board of Directors of BMHS jointly and severally, with the right of substitution, to appear before a Notary and to restate all or part of the Resolutions adopted in this Meeting, and to make, sign and submit all relevant documents and applications to notify and register the changes in the composition of BMHS's Management to the Minister of Law of the Republic of Indonesia and the competent Authority, and to take all actions generally necessary to carry out the aforementioned purposes.

Hasil Pemungutan Suara Voting Results	**Setuju** | Agree	**Tidak Setuju** | Disagree	**Abstain**
	7.487.854.076	0	0
Realisasi | Realization	Terealisasi | Realized		

Pelaksanaan Rapat Umum Pemegang Saham 2024

Pada 2024, BMHS melaksanakan Rapat Umum Pemegang Saham Tahunan (RUPST) pada 30 Mei 2024 serta Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) pada 20 Desember 2024. Seluruh keputusan yang diambil dalam kedua RUPS tersebut telah direalisasikan pada tahun 2024. Informasi lebih rinci mengenai risalah RUPS dapat diakses pada situs web BMHS.

General Meeting of Shareholders Held in 2024

In 2024, BMHS held its Annual General Meeting of Shareholders (AGM) on May 30, 2024 and an Extraordinary General Meeting of Shareholders (EGM) on December 20, 2024. All decisions made at both meetings were implemented in 2024. More detailed information regarding the GMS minutes can be accessed on BMHS's website.

Dewan Komisaris
Board of Commissioners

Dewan Komisaris merupakan organ pengawasan yang bertugas mengawasi arah kebijakan dan pengelolaan BMHS, sekaligus memberikan nasihat kepada Direksi agar pengelolaan BMHS sejalan dengan Anggaran Dasar. Peran ini sejalan dengan POJK No.33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik. Pelaksanaan fungsi pengawasan tersebut dipertanggungjawabkan kepada pemegang saham melalui RUPS.

The Board of Commissioners is a supervisory body tasked with overseeing the direction of BMHS's policies and management, as well as providing advice to the Board of Directors so that BMHS's management is in accordance with the Articles of Association. This role is in line with POJK No. 33/POJK.04/2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies. The implementation of this supervisory function is accountable to shareholders through the General Meeting of Shareholders.

Pada 31 Desember 2025, komposisi Dewan Komisaris BMHS berjumlah lima orang, yang mencakup Komisaris Utama, Wakil Komisaris Utama, Komisaris Independen dan anggota Komisaris. Komisaris Utama bertanggung jawab atas pelaksanaan tugas dan kinerja Dewan Komisaris secara keseluruhan. Tanggung jawab ini meliputi memimpin dan mengoordinasikan kegiatan serta rapat Dewan Komisaris, memimpin jalannya RUPS, menyampaikan laporan pelaksanaan fungsi pengawasan kepada pemegang saham dalam RUPS, serta mewakili Dewan Komisaris dalam hubungan dengan pihak eksternal. Pembagian tugas dan tanggung jawab pengawasan dilakukan berdasarkan kesepakatan Dewan Komisaris dengan mempertimbangkan kompetensi, pengalaman, dan bidang keahlian masing-masing anggota. Pembagian tugas tersebut ditetapkan dalam Surat Keputusan Dewan Komisaris, termasuk penugasan sebagai Ketua atau anggota komite pendukung Dewan Komisaris.

On December 31, 2025, BMHS's Board of Commissioners' composition consisted of five members, including a President Commissioner, Vice President Commissioner, Independent Commissioners, and member Commissioners. The President Commissioner is responsible for the overall duties and performance of the Board of Commissioners and includes leading and coordinating the Board of Commissioners' activities and meetings, chairing the General Meeting of Shareholders, delivering reports on the implementation of supervisory functions to shareholders at the General Meeting of Shareholders, and representing the Board of Commissioners in relations with external parties. The division of supervisory duties and responsibilities is carried out based on an agreement of the Board of Commissioners, taking into account the competencies, experiences, and areas of expertise of each member. The division of duties is stipulated in a Board of Commissioners Decree, and includes appointments as Chair or members of the Board of Commissioners' supporting committees.

Tugas dan Tanggung Jawab Dewan Komisaris

Dalam menjalankan fungsinya, Dewan Komisaris berpedoman pada pedoman kerja yang memuat tugas dan tanggung jawab Dewan Komisaris, antara lain:

1. Menelaah dan mengawasi kebijakan pengurusan serta pelaksanaannya secara menyeluruh, termasuk kegiatan usaha BMHS, serta memberikan nasihat kepada Direksi;
2. Memberikan masukan dan persetujuan atas rencana kerja tahunan BMHS sebelum dimulainya tahun buku, serta memantau pelaksanaan dan pencapaiannya;
3. Menelaah laporan tahunan yang disusun oleh Direksi dan menandatangani laporan tahunan tersebut;

Board of Commissioners' Duties and Responsibilities

When carrying out its functions, the Board of Commissioners adheres to work guidelines that contain the Board of Commissioners' duties and responsibilities, including:

1. Reviewing and supervising management policies and their implementation in a comprehensive manner, including BMHS's business activities, and providing advice to the Board of Directors;
2. Providing input and approval on BMHS's annual work plan before the start of the financial year, as well as monitoring its implementation and achievement;
3. Reviewing the annual report prepared by the Board of Directors and signing the annual report;

4. Mematuhi Anggaran Dasar dan peraturan perundang-undangan yang berlaku, serta menerapkan prinsip profesionalisme, efisiensi, transparansi, kemandirian, akuntabilitas, pertanggungjawaban, dan kewajaran dalam pelaksanaan tugas;
5. Menjalankan fungsi nominasi dan remunerasi sesuai dengan ketentuan serta peraturan perundang-undangan yang berlaku;
6. Memantau kecukupan dan efektivitas penerapan manajemen risiko serta sistem pengendalian internal BMHS.

4. Complying with the Articles of Association and applicable laws and regulations, as well as applying the principles of professionalism, efficiency, transparency, independence, accountability, responsibility, and fairness in the performance of duties;
5. Performing nomination and remuneration functions in accordance with the provisions in the applicable laws and regulations;
6. Monitoring the adequacy and effectiveness of BMHS's risk management and internal control systems.

Pedoman dan Tata Tertib Kerja Dewan Komisaris

Dewan Komisaris memiliki pedoman kerja dan tata tertib yang ditinjau secara berkala guna memastikan kesesuaiannya dengan perkembangan regulasi dan dinamika bisnis BMHS. Pedoman kerja tersebut antara lain mengatur ruang lingkup tugas dan tanggung jawab, tata tertib, tata cara rapat, proses pengambilan keputusan, serta hubungan kerja antara Dewan Komisaris dan Direksi. Pedoman kerja terakhir dengan Nomor 002-K/DEKOM-BMHS/VIII/ 2021, berlaku efektif sejak 2 Agustus 2021.

Work Guidelines and Code of Conduct for the Board of Commissioners

The Board of Commissioners has work guidelines and rules of procedure that are reviewed periodically to ensure their compliance with regulatory developments and BMHS's business dynamics. These work guidelines regulate, among other things, the scope of duties and responsibilities, rules of procedure, meeting procedures, decision-making processes, and the working relationship between the Board of Commissioners and the Board of Directors. The latest work guidelines, No. 002-K/DEKOM-BMHS/VIII/2021, became effective on August 2, 2021.

Komisaris Independen

Komisaris Independen berperan memperkuat objektivitas pelaksanaan fungsi pengawasan serta mendukung penerapan Governansi Korporat. Peran tersebut dijalankan melalui pengawasan yang independen guna melindungi kepentingan seluruh pemegang saham dan menjaga keseimbangan antara kepentingan BMHS dengan para pemangku kepentingan.

Sesuai dengan ketentuan POJK No.33/POJK.04/2014 dan Peraturan Bursa Efek Indonesia (BEI) No. I-A, jumlah Komisaris Independen paling sedikit harus sebesar 30% dari total anggota Dewan Komisaris. Selama periode pelaporan, BMHS telah memenuhi ketentuan tersebut. Komisaris Independen BMHS merupakan anggota Dewan Komisaris yang berasal dari luar BMHS dan memenuhi kriteria independensi sehingga mampu menjalankan fungsi pengawasan secara objektif dan bebas dari benturan kepentingan.

Independent Commissioners

Independent Commissioners play a role in strengthening the objectivity of supervisory functions and supporting the Corporate Governance implementation. This role is carried out through independent supervision to protect the interests of all shareholders and to maintain a balance between the interests of BMHS and its stakeholders.

In accordance with POJK No. 33/POJK.04/2014 and Indonesia Stock Exchange (IDX) Regulation No. I-A, the number of Independent Commissioners must be at least 30% of the total number of members in the Board of Commissioners, and during the reporting period, BMHS complied with this provision. BMHS's Independent Commissioners are members of the Board of Commissioners coming from outside BMHS, and meet the criteria of independence so they are able to carry out their supervisory functions objectively and free from conflicts of interest.

Adapun kriteria Komisaris Independen adalah sebagai berikut:

1. Tidak bekerja atau memiliki kewenangan serta tanggung jawab untuk merencanakan, memimpin, mengendalikan, atau mengawasi kegiatan emiten atau perusahaan publik dalam enam bulan terakhir, kecuali dalam hal pengangkatan kembali sebagai Komisaris Independen untuk periode berikutnya;
2. Tidak memiliki saham, baik secara langsung maupun tidak langsung, pada emiten atau perusahaan publik;
3. Tidak memiliki hubungan afiliasi dengan emiten atau perusahaan Publik, anggota Dewan Komisaris, anggota Direksi, maupun pemegang saham utama;
4. Tidak memiliki hubungan usaha, baik secara langsung maupun tidak langsung, yang berkaitan dengan kegiatan usaha emiten atau perusahaan publik.

Pernyataan Independensi Komisaris Independen

Seluruh Komisaris Independen menyatakan komitmennya untuk melaksanakan tugas dan tanggung jawab secara profesional, objektif, dan berintegritas. Komitmen tersebut ditegaskan melalui penandatanganan surat pernyataan independensi, yang menyatakan bahwa Komisaris Independen akan bertindak independen dalam menjalankan fungsi pengawasan BMHS serta mempertanggungjawabkan pelaksanaannya kepada RUPS sepanjang masa jabatannya.

Pelaksanaan Tugas Dewan Komisaris

Dewan Komisaris melaksanakan fungsi pengawasan serta pemberian rekomendasi kepada Direksi melalui pembahasan yang dilakukan secara berkala, baik dalam rapat internal Dewan Komisaris (*Presidium BoC*) maupun rapat bersama Direksi (*Presidium BoC-BoD*). Dewan Komisaris dapat mengundang Direktur terkait untuk memperoleh penjelasan, menyampaikan arahan dan rekomendasi perbaikan, yang selanjutnya dipantau tindak lanjut pelaksanaannya. Selain itu, Dewan Komisaris menelaah laporan berkala yang disampaikan oleh Direksi serta memantau realisasi dan perkembangan pelaksanaan Rencana Kerja dan Anggaran BMHS (RKAP).

The criteria for Independent Commissioners are as follows:

1. Has not worked for, or had the authority and responsibility to plan, lead, control, or supervise the activities of issuers or public companies within the last six months, except in the case of reappointment as an Independent Commissioner for the next period;
2. Does not own shares, either directly or indirectly, in the issuer or public company;
3. Has no affiliation with the issuer or public company, members of the Board of Commissioners, members of the Board of Directors, or majority shareholders;
4. Has no business relationship, either directly or indirectly, related to the business activities of the issuer or public company.

Statement of Independence of Independent Commissioners

All Independent Commissioners have declared their commitment to carry out their duties and responsibilities professionally, objectively, and with integrity. This commitment has been confirmed through the signing of a statement of independence, which states that Independent Commissioners will act independently in performing their supervisory functions within BMHS and will be accountable to the General Meeting of Shareholders for the implementation of these functions throughout their term of office.

Board of Commissioners' Implementation of Duties

The Board of Commissioners performs its supervisory function and provides recommendations to the Board of Directors through regular discussions, both in internal Board of Commissioners meetings (Presidium BoC) and joint meetings with the Board of Directors (Presidium BoC-BoD). The Board of Commissioners may invite relevant Directors to obtain explanations, provide guidance and recommendations for improvement, and subsequently monitor the implementation of such recommendations. In addition, the Board of Commissioners will review periodic reports submitted by the Board of Directors and monitor the realization and progress of BMHS's Work Plan and Budget (RKAP).

Rapat Dewan Komisaris

Dengan mengacu pada regulasi yang berlaku dan kebijakan rapat dalam pedoman kerja, Dewan Komisaris menyelenggarakan rapat internal Dewan Komisaris (*Presidium BoC*) secara berkala paling sedikit satu kali dalam dua bulan, serta rapat bersama Direksi (*Presidium BoC–BoD*) paling sedikit satu kali dalam empat bulan. Sepanjang 2025, Dewan Komisaris telah menyelenggarakan 6 kali rapat *Presidium BoC–BoD* dan 6 kali rapat *Presidium BoC*, yang dilaksanakan secara daring maupun luring, dengan tingkat kehadiran sebagai berikut:

Board of Commissioners' Meetings

With reference to applicable regulations and meeting policies in the work guidelines, the Board of Commissioners holds internal Board of Commissioners meetings (Presidium BoC) at least once every two months, as well as joint meetings with the Board of Directors (Presidium BoC–BoD) at least once every four months. In 2025, the Board of Commissioners held 6 BoC–BoD Presidium meetings and 6 BoC Presidium meetings, which were conducted online and offline, with the following attendance rates:

Nama | Name	**Jabatan** | Position	*Presidium BoC-BoD*		*Presidium BoC*	
		Jumlah Rapat Number of Meetings	**Jumlah Kehadiran** Total Attended	**Jumlah Rapat** Number of Meetings	**Jumlah Kehadiran** Total Attended
Ivan Rizal Sini	Komisaris Utama President Commissioner	6	6	6	6
Wishnutama Kusubandio*1	Wakil Komisaris Utama Komisaris Independen Vice President Commissioner Independent Commissioner	6	2	6	1
Shubhasish Chattoraj*2	Wakil Komisaris Utama Vice President Commissioner	6	4	6	2
Mesha Rizal Sini	Komisaris Commissioners	6	6	6	2
Sunata Tjiterosampurno*1		6	2	6	1
Retno L.P. Marsudi	Komisaris Independen Independent Commissioners	6	6	6	2
Arianti Anaya		6	6	6	3

*Keterangan | Notes:
1. Efektif menjabat sampai dengan RUPSLB 7 Agustus 2025 | Effectively served until the EGMS on August 7, 2025
2. Efektif menjabat setelah diangkat dalam RUPSLB 7 Agustus 2025 | Effectively served after being appointed at the EGMS on August 7, 2025

Perbedaan jumlah rapat yang dihadiri oleh masing-masing anggota Dewan Komisaris disebabkan oleh perbedaan masa jabatan selama periode pelaporan. Selain menghadiri rapat-rapat tersebut, Dewan Komisaris juga menghadiri RUPS, baik RUPST maupun RUPSLB, dengan kehadiran disampaikan pada subbab RUPS dalam laporan tahunan ini. Selain melalui mekanisme rapat, Dewan Komisaris juga menyampaikan tanggapan serta memberikan persetujuan dan rekomendasi atas usulan Direksi secara tertulis, yang disampaikan dalam bentuk surat keputusan dan surat persetujuan. Sepanjang tahun 2025, Dewan Komisaris telah menerbitkan sebanyak 8 Surat Keputusan (SK), di antaranya:

The difference in the number of meetings attended by each member of the Board of Commissioners is due to differences in their terms of office during the reporting period. In addition to attending these meetings, the Board of Commissioners also attended the GMS, including the AGMS and EGMS, with attendance reported in the GMS sub-section of this annual report. In addition to meetings, the Board of Commissioners also submitted responses and provided written approvals and recommendations to the Board of Directors' proposals in the form of decision letters and approval letters. In 2025, the Board of Commissioners issued 8 Decision Letters (SK), including:

No.	Nomor Surat Decree Number	Tanggal Date	Perihal Subject
1	001-K/SK/KOMUT/BMHS/I/2025	22 Januari 2025 January 22, 2025	Surat Keputusan Dewan Komisaris Tentang Pemberhentian dan Pengangkatan Ketua Komite Audit Board of Commissioners' Decree on the Dismissal and Appointment of the Chair of the Audit Committee
2	008-I/SK/KOMUT/BMHS/II/2025	17 Desember 2025 December 17, 2025	Surat Keputusan Dewan Komisaris tentang Persetujuan Rencana Kerja Anggaran Perusahaan PT Bundamedik Tbk Tahun 2025 Board of Commissioners' Decree on the Approval of the 2025 Work Plan and Budget of PT Bundamedik Tbk
3	019-I/SK/KOMUT/BMHS/III/2025	24 Maret 2025 March 24, 2025	Surat Keputusan Dewan Komisaris Tentang Pemberhentian dan Pengangkatan Anggota Komite Nominasi dan Remunerasi Board of Commissioners' Decree on the Dismissal and Appointment of Members of the Nomination and Remuneration Committee
4	020-I/SK/KOMUT/BMHS/III/2025	24 Maret 2025 March 24, 2025	Surat Keputusan Pengesahan Piagam Komite Nominasi dan Remunerasi Decree on the Ratification of the Nomination and Remuneration Committee Charter
5	086-I/SK/KOMUT/BMHS/XII/2025	30 Desember 2025 December 30, 2025	Keputusan Sirkuler Dewan Komisaris terkait Perubahan Susunan Anggota Komite Audit, Komite GCG & Manajemen resiko Board of Commissioners' Circular Decree on Changes to the Composition of the Audit Committee, GCG Committee & Risk Management Committee
6	087-I/SK/KOMUT/BMHS/XII/2025	31 Desember 2025 December 31, 2025	Surat Keputusan Pemberhentian dan Pengangkatan Komite Audit PT Bundamedik Tbk Decree on the Dismissal and Appointment of the PT Bundamedik Tbk Audit Committee
7	088-I/SK/KOMUT/BMHS/XII/2025		Surat Pemberhentian & Pengangkatan Komite GCG & Manajemen Risiko BMHS Letter of Dismissal & Appointment of the BMHS GCG & Risk Management Committee
8	089-I/SK/KOMUT/BMHS/XII/2025		SK Pemberhentian & Pengangkatan Komite Nominasi & Remunerasi Decree on the Dismissal & Appointment of the Nomination & Remuneration Committee

Peningkatan Kompetensi

BMHS menempatkan program peningkatan kompetensi Dewan Komisaris sebagai bagian penting dalam mendukung efektivitas fungsi pengawasan, sesuai Pedoman Tata Kelola. Melalui keikutsertaan dalam berbagai seminar, konferensi, dan *workshop*, Dewan Komisaris memperbarui pengetahuan dan wawasannya, termasuk mengenai perkembangan industri pelayanan kesehatan, dinamika regulasi terkini, serta topik strategis lainnya yang relevan dengan kegiatan usaha BMHS. Dewan Komisaris juga aktif menjadi pembicara dalam berbagai seminar, diskusi profesional, dan forum industri, berbagi wawasan mengenai teknologi dan inovasi layanan kesehatan, tata kelola, manajemen risiko, serta perkembangan industri yang turut memperkuat posisi BMHS dalam

Competency Development

BMHS considers the Board of Commissioners' competency improvement program to be an important part of supporting the effectiveness of its supervisory function, in accordance with the Corporate Governance Guidelines. By participating in various seminars, conferences, and workshops, the Board of Commissioners updates its knowledge and insights, including developments in the healthcare industry, the latest regulatory dynamics, and other strategic topics relevant to BMHS's business activities. The Board of Commissioners also actively participates as speakers in various seminars, professional discussions, and industry forums, sharing insights on healthcare technology and innovation, governance, risk management, and industry developments that strengthen BMHS's position in

ekosistem layanan kesehatan. Sepanjang 2025, Dewan Komisaris telah mengikuti sejumlah program pelatihan dan pengembangan, antara lain:

the healthcare ecosystem. In 2025, the Board of Commissioners participated in a number of training and development programs, including:

No.	Tanggal Pelatihan Training Date	Nama Pelatihan Training Name	Penyelenggara Organizer
1	10 Februari 2025 February 10, 2025	Leaders Interaction Forum & Empowerment (LIFE) 2025	HC Corporate PT Bundamedik Tbk
2	6 Juli 2025 July 6, 2025	Workshop Kurikulum RSPPU RSPPU Curriculum Workshop	Tim RSPPU RSIA Bunda Jakarta RSPPU Team at Bunda Jakarta Women and Children Hospital
3	23 Juli 2025 July 23, 2025	Fakultas Kedokteran IPB: Pelatihan Hands On sistem dukungan pembelajaran: LMS, exam, dan IPB Lecture IPB Faculty of Medicine: Hands-On Training on Learning Support Systems: LMS, Exams, and IPB Lecture	Fakultas Kedokteran IPB IPB Faculty of Medicine
4	10 September 2025 September 10, 2025	Undangan pelatihan kebijakan dan pelaksanaan standar penjamin mutu internal (SPMI) Invitation to Training on Policies and Implementation of Internal Quality Assurance Standards (SPMI)	Fakultas Kedokteran IPB IPB Faculty of Medicine

BMHS melaksanakan program orientasi bagi anggota Dewan Komisaris yang baru bergabung, yang difasilitasi oleh Sekretaris Perusahaan. Program ini bertujuan memberikan pemahaman mengenai lingkup bisnis BMHS, tugas, kewenangan, dan tanggung jawab masing-masing organ BMHS, serta penerapan prinsip-prinsip GCG. BMHS telah melaksanakan orientasi bagi Bapak Shubhasish Chattoraj pada tanggal 27 Agustus 2025.

BMHS conducts orientation programs for newly appointed members to the Board of Commissioners, facilitated by the Corporate Secretary. These programs aim to provide an understanding of BMHS's business scope, the duties, authorities, and responsibilities of each organ of BMHS, as well as the application of GCG principles. BMHS conducted an orientation for Mr. Shubhasish Chattoraj on August 27, 2025.

Penilaian atas Kinerja Dewan Komisaris

BMHS melakukan penilaian kinerja Dewan Komisaris setiap tahun secara *self-assessment*, dengan mengacu pada *key performance indicator* (KPI) yang telah ditetapkan, serta mempertimbangkan faktor-faktor eksternal dan internal yang relevan. KPI mencakup pelaksanaan tugas dan fungsi Dewan Komisaris, kehadiran dalam rapat internal, rapat bersama Direksi, RUPS, dan rapat eksternal lainnya, efektivitas pengawasan terhadap manajemen, rekomendasi yang diberikan kepada Direksi, serta kepatuhan terhadap praktik governansi korporat yang baik (GCG).

Board of Commissioners' Performance Assessment

BMHS conducts annual self-assessments of the Board of Commissioners' performance that references predetermined key performance indicators (KPIs), and consider relevant external and internal factors. KPIs include the duties and functions of the Board of Commissioners, attendance at internal meetings, joint meetings with the Board of Directors, GMS, and other external meetings, the effectiveness of management supervision, recommendations given to the Board of Directors, and compliance with good corporate governance (GCG) practices.

Penilaian atas Kinerja Komite di Bawah Dewan Komisaris

Dewan Komisaris melakukan penilaian kinerja komite-komite di bawahnya setiap tahun, dengan mengacu pada KPI masing-masing komite. Penilaian dilakukan berdasarkan pencapaian rencana kerja (*on track*), kualitas rekomendasi, serta efektivitas komunikasi yang intens dan konstruktif. Dewan Komisaris menilai bahwa seluruh komite telah melaksanakan tugas dan tanggung jawabnya dengan baik, memberikan laporan yang andal dan tepat waktu, serta mendukung fungsi pengawasan Dewan Komisaris secara optimal.

Penilaian atas Kinerja Direksi

Dewan Komisaris melakukan penilaian kinerja Direksi setiap tahun dengan mengacu pada KPI yang telah ditetapkan, serta mempertimbangkan faktor-faktor eksternal dan internal yang relevan, termasuk kondisi makroekonomi, dinamika sektor kesehatan, dan kinerja internal BMHS. Evaluasi mencakup pencapaian target KPI, efektivitas pelaksanaan strategi bisnis, serta kinerja BMHS secara menyeluruh, termasuk pelayanan kesehatan, keuangan, teknologi informasi, sumber daya manusia, dan unit-unit usaha. Dewan Komisaris menilai bahwa Direksi telah berhasil mencapai target KPI tahun 2025 secara memuaskan, mencerminkan komitmen tinggi dalam mengelola BMHS dengan prinsip kehati-hatian dan praktik GCG.

Performance Assessment of Committees under the Board of Commissioners

Every year, the Board of Commissioners assesses the performance of its committees, with reference to each committee's KPIs. These assessments are based on the achievement of work plans (on track), the quality of recommendations, and the effectiveness of intensive and constructive communication. The Board of Commissioners assessed that all committees performed their duties and responsibilities well, provided reliable and timely reports, and optimally supported the supervisory function of the Board of Commissioners.

Board of Directors' Performance Assessment

The Board of Commissioners assesses the performance of the Board of Directors annually by referring to the established KPIs, while considering relevant external and internal factors, including macroeconomic conditions, dynamics in the healthcare sector, and BMHS's internal performance. These evaluations cover the achievement of KPI targets, the effectiveness of business strategy implementation, and BMHS's overall performance, including health services, finance, information technology, HC, and business units. The Board of Commissioners assessed that the Board of Directors had succeeded in realizing the 2025 KPI targets satisfactorily, reflecting a high level of commitment to managing BMHS with prudence and GCG practices.

Direksi
Board of Directors

Direksi merupakan organ pengelola BMHS yang bertindak mewakili kepentingan BMHS, baik di dalam maupun di luar pengadilan, untuk mencapai tujuan BMHS sesuai dengan ketentuan anggaran dasar. Dalam menjalankan fungsinya, Direksi menerapkan prinsip-prinsip governansi korporat dengan memperhatikan keselarasan antara aspek ekonomi, lingkungan, sosial, dan tata kelola guna menciptakan nilai BMHS yang berkelanjutan. Direksi mempertanggungjawabkan pelaksanaan fungsinya kepada pemegang saham melalui RUPS.

The Board of Directors is BMHS's management body that acts on behalf of BMHS's interests, both inside and outside of court, to achieve BMHS's objectives in accordance with the provisions of the articles of association. When carrying out its functions, the Board of Directors applies corporate governance principles by considering the alignment of economic, environmental, social, and governance aspects to create a sustainable Company value. The Board of Directors is accountable to the shareholders for the performance of its functions through the General Meeting of Shareholders.

Pada 31 Desember 2025, komposisi Direksi BMHS berjumlah tiga orang, yang mencakup Direktur Utama, serta dua Direktur yang membawahi Fungsi Keuangan dan Sumber Daya Manusia (SDM). Direksi bertanggung jawab menetapkan kebijakan, strategi, dan target kinerja BMHS, serta memastikan implementasinya melalui tindakan manajerial yang diperlukan. Dalam pelaksanaan tugasnya, Direksi didukung oleh fungsi-fungsi di bawahnya yang terbagi ke dalam dua kelompok utama, yaitu Fungsi Korporat dan Kelompok Unit Bisnis. Fungsi Korporat mencakup Fungsi Keuangan, SDM, Digital dan Teknologi, serta Komersial dan Pengembangan Bisnis. Sementara Kelompok Unit Bisnis mencakup seluruh lini usaha yang dimiliki BMHS. Struktur ini memungkinkan Direksi menjaga efektivitas operasional, kejelasan tanggung jawab, dan kesinambungan kinerja di seluruh Grup.

On December 31, 2025, BMHS's Board of Directors' composition consisted of three people, including the President Director and two Directors who supervised the Finance and Human Capital (HC) functions. The Board of Directors is responsible for determining BMHS's policies, strategies, and performance targets, as well as ensuring their realization through necessary managerial actions. When carrying out its duties, the Board of Directors is supported by functions reporting to them, which are divided into two main groups, namely Corporate Functions and Business Unit Groups. The Corporate Functions include Finance, HC, Digital and Technology, as well as Commercial and Business Development. While, the Business Unit Groups cover all lines of business owned by BMHS. This structure enables the Board of Directors to maintain operational effectiveness, clarity of responsibilities, and continuity of performance across the Group.

Tugas dan Tanggung Jawab Direksi

Secara umum, tugas dan tanggung jawab Direksi meliputi:

1. Memimpin dan mengelola BMHS sesuai maksud dan tujuan pendiriannya, serta terus mendorong peningkatan efisiensi dan efektivitas kinerja;
2. Menguasai, memelihara, dan mengelola seluruh aset BMHS untuk kepentingan dan keberlanjutan usaha;
3. Menyusun dan menyampaikan rencana kerja dan anggaran tahunan BMHS kepada Dewan Komisaris untuk memperoleh persetujuan sebelum dimulainya tahun buku berikutnya dimulai.

Board of Directors' Duties and Responsibilities

Overall, the Board of Directors' duties and responsibilities include:

1. Leading and managing BMHS in line with its founding objectives and purposes, as well as continuously encouraging improvements in efficiency and effectiveness of performance;
2. Controlling, maintaining, and managing all Company assets for the benefit and sustainability of the business;
3. Preparing and submitting BMHS's annual work plan and budget to the Board of Commissioners for approval before the start of the next financial year.

Tugas dan Tanggung Jawab Masing-Masing Anggota Direksi

Piagam Direksi menjadi acuan utama yang mengatur secara rinci tugas dan tanggung jawab setiap anggota Direksi. Pembagian tugas tersebut ditetapkan oleh RUPS, Dewan Komisaris, atau melalui keputusan Direksi sesuai ketentuan yang berlaku. Setiap anggota Direksi melaksanakan tugas sesuai kewenangannya, namun pelaksanaan pengurusan BMHS tetap menjadi tanggung jawab kolektif seluruh Direksi. Adapun tugas dan tanggung jawab Direksi tersebut antara lain:

Duties and Responsibilities of Each Member of the Board of Directors

Board of Directors Charter serves as the main reference that regulates in detail the duties and responsibilities of each member of the Board of Directors. The division of duties is determined by a General Meeting of Shareholders, the Board of Commissioners, or through a Board of Directors' directive in line with applicable regulations. Each member of the Board of Directors performs their duties in accordance with their authority, but the management of BMHS remains the collective responsibility of the entire Board of Directors. The Board of Directors' duties and responsibilities include:

Direktur Utama

1. Mengendalikan dan mengawasi seluruh operasional bisnis, karyawan, dan kegiatan usaha BMHS, termasuk kinerja keuangan, investasi, unit-unit bisnis, serta kinerja direksi fungsional.

2. Mengembangkan dan melaksanakan strategi bisnis, serta mengimplementasikan rencana usaha yang komprehensif untuk mendukung efisiensi operasional dan pengembangan pasar.
3. Mendelegasikan tanggung jawab kepada tim eksekutif dan melakukan pengawasan atas pelaksanaannya, serta memberikan bimbingan dan motivasi untuk mendorong pencapaian kinerja optimal.
4. Memastikan penerapan budaya kerja BMHS serta memastikan bahwa seluruh kebijakan dan ketentuan hukum yang berlaku dipatuhi oleh seluruh karyawan.

5. Menjaga kepercayaan dan membangun komunikasi yang baik dengan pemegang saham, mitra bisnis, dan pemangku kepentingan lainnya.
6. Mengevaluasi laporan yang disampaikan oleh Direksi dan Sekretaris Perusahaan, menganalisis isu atau kejadian yang berpotensi menimbulkan masalah, serta memberikan solusi yang diperlukan untuk memastikan keberlanjutan dan pertumbuhan BMHS.

Direktur Keuangan

1. Berkontribusi dalam pengembangan strategi BMHS, pengambilan keputusan, serta menyediakan analisis keuangan untuk seluruh kegiatan, rencana, target, dan arah bisnis.
2. Mengendalikan secara menyeluruh fungsi akuntansi BMHS serta menyajikan laporan keuangan kepada Dewan Komisaris, Direksi, dan pemangku kepentingan secara tepat waktu dan akurat.
3. Mengoordinasikan dan mengawasi perencanaan, pelaporan, serta pemenuhan kewajiban perpajakan BMHS secara efisien, akurat, dan memastikan kepatuhannya terhadap regulasi. sesuai dengan ketentuan peraturan perundang-undangan.
4. Bertanggung jawab atas kebijakan pengelolaan kas BMHS, termasuk perencanaan dan pengendalian arus kas untuk menjaga posisi kas yang sehat.
5. Mengelola kebijakan BMHS terkait struktur modal, utang, perpajakan, ekuitas, serta tindakan korporasi seperti pelepasan atau akuisisi aset secara tepat dan selaras dengan strategi BMHS.

President Director

1. Control and supervise all business operations, employees, and business activities of BMHS, including financial performance, investments, business units, and the performance of functional directors.
2. Develop and instigate business strategies, as well as comprehensive business plans to support operational efficiency and market development.

3. Delegate responsibilities to the executive team and supervising their application, as well as provide guidance and motivation to encourage optimal performance.

4. Ensure the implementation of BMHS's work culture and ensure all applicable policies and all employees comply with legal provisions.

5. Maintain trust and build good communication with shareholders, business partners, and other stakeholders.
6. Evaluate reports submitted by the Board of Directors and the Corporate Secretary, analyze issues or events that have the potential to cause problems, and provide the necessary solutions to ensure BMHS's sustainability and growth .

Finance Director

1. Contribute to the development of BMHS's strategy, decision-making, and provide financial analysis for all activities, plans, targets, and business directives.

2. Control BMHS's overall accounting functions and present financial reports to the Board of Commissioners, Board of Directors, and stakeholders in a timely and accurate manner.
3. Coordinate and supervise BMHS's tax planning, reporting, and compliance efficiently and accurately, ensuring compliance with regulations in accordance with the provisions of laws and regulations.

4. Responsible for BMHS's cash management policies, including cash flow planning and control to maintain a healthy cash position.
5. Manage BMHS's policies related to capital structure, debt, taxation, equity, and corporate actions such as divestment or acquisition of assets in a manner that is appropriate and in line with BMHS's strategy.

Direktur Sumber Daya Manusia

1. Mengembangkan rencana korporasi terkait pengelolaan SDM, termasuk kebijakan kompensasi, tunjangan, kesehatan dan keselamatan kerja, serta aspek lain yang mendukung kesejahteraan karyawan.
2. Menyusun strategi evaluasi kinerja, ketenagakerjaan, pelatihan, dan pengembangan kompetensi untuk mendukung efektivitas pengelolaan SDM di seluruh unit kerja.
3. Memastikan kepatuhan terhadap peraturan perundang-undangan dengan memantau perkembangan regulasi terbaru dan memberikan masukan kepada manajemen terkait implikasi kebijakan tertentu.
4. Memfasilitasi dan memantau administrasi program SDM, termasuk pengelolaan kompensasi, tunjangan, cuti, tindakan disipliner, penyelesaian perselisihan dan investigasi, manajemen kinerja dan talenta, produktivitas, program pengakuan dan moral karyawan, serta kesehatan dan keselamatan kerja.
5. Menetapkan program, strategi, dan proses yang berkaitan dengan paket kompensasi dan tunjangan, rekrutmen, manajemen kinerja, keterlibatan karyawan, manajemen talenta/pengembangan organisasi, serta hubungan ketenagakerjaan guna mendukung pencapaian tujuan organisasi.
6. Menjadi penghubung komunikasi dalam hubungan ketenagakerjaan serta membangun komunikasi yang efektif dengan serikat pekerja.

Human Capital Director

1. Develop corporate plans related to HC management, including compensation policies, benefits, occupational health and safety, and other aspects that support employee welfare.
2. Develop performance evaluation, employment, training, and competency development strategies to support effective HC management across all work units.
3. Ensure compliance with laws and regulations by monitoring the latest regulatory developments and providing input to management regarding the implications of specific policies.
4. Facilitate and monitor the administration of HC programs, including compensation management, benefits, leave, disciplinary actions, dispute resolutions and investigations, performance and talent management, productivity, employee recognition and morale programs, and occupational health and safety.
5. Establish programs, strategies, and processes related to compensation and benefits packages, recruitment, performance management, employee engagement, talent management/organizational development, and labor relations to support the achievement of organizational goals.
6. Act as a liaison for labor relations and building effective communication with labor unions.

Pedoman Kerja Direksi

Direksi memiliki pedoman kerja atau Piagam Direksi sebagai acuan dalam melaksanakan tugas dan tanggung jawabnya. Piagam tersebut mengatur hak, wewenang, tugas, tanggung jawab, serta tata tertib yang wajib dipatuhi oleh setiap anggota Direksi. Seluruh ketentuan dalam Piagam Direksi tercakup dalam Pedoman Tata Kelola. Piagam Direksi ditinjau secara berkala untuk memastikan kesesuaiannya dengan perkembangan regulasi dan kebutuhan bisnis BMHS, dengan pembaruan terakhir ditetapkan melalui Keputusan Direktur Utama No. 044-I/SK/PD/BMHS/XII/2023 tanggal 6 Desember 2023 tentang Piagam Direksi.

Board of Directors' Work Guidelines

The Board of Directors has a code of conduct or Board Charter as a reference for carrying out its duties and responsibilities. The charter regulates the rights, authorities, duties, responsibilities, and rules of conduct that must be obeyed by each member of the Board of Directors. All provisions in the Board of Directors' Charter are included in the Corporate Governance Guidelines. The Board of Directors' Charter is reviewed periodically to ensure its compliance with regulatory developments and BMHS's business needs, with the latest update stipulated in the President Director's Decree No. 044-I/SK/PD/BMHS/XII/2023 dated December 6, 2023, concerning the Board of Directors' Charter.

Rapat Direksi

Mengacu pada POJK No.33/POJK.04/2014 yang telah diadopsi ke dalam kebijakan rapat Direksi pada pedoman kerja, Direksi mengadakan rapat paling sedikit satu kali setiap bulan dan rapat gabungan bersama Hospital Director paling sedikit satu kali dalam empat bulan. Sepanjang 2025, Direksi telah menyelenggarakan 17 kali rapat internal dan 11 kali rapat gabungan dengan Hospital Director, dengan tingkat kehadiran sebagai berikut:

Board of Directors' Meetings

Referring to POJK No.33/POJK.04/2014, which has been adopted into the Board of Directors' meeting policy in the work guidelines, the Board of Directors holds meetings at least once every month and joint meetings with the Hospital Director at least once every four months. In 2025, the Board of Directors held 17 internal meetings and 11 joint meetings with the Hospital Director, with the following attendance rates:

Tingkat Kehadiran Direksi pada Rapat Direksi
Directors' Attendance Level at Board of Directors' Meetings

Nama Name	**Jabatan** Position	**Rapat Internal** Internal Meetings		**Rapat Gabungan BOD dengan Hospital Director** Joint Meetings BOD and Hospital Director	
		Jumlah Rapat Number of Meetings	**Jumlah Kehadiran** Total Attended	**Jumlah Rapat** Number of Meetings	**Jumlah Kehadiran** Total Attended
Agus Heru Darjono	Direktur Utama President Director	17	17	11	11
Cuncun Wijaya	Direktur Directors	17	17	11	11
Emilia Rouli		17	17	11	11

Selain menghadiri rapat-rapat tersebut, Direksi juga menghadiri RUPS, baik RUPST maupun RUPSLB, dengan kehadiran disampaikan pada subbab RUPS dalam laporan tahunan ini.

In addition to attending these meetings, the Board of Directors also attended the GMS, including the AGMS and the EGMS, with attendance reported in the GMS sub-chapter in this annual report.

Peningkatan Kompetensi

BMHS menempatkan program peningkatan kompetensi Direksi sebagai bagian penting dalam mendukung efektivitas fungsi pengelolaan, sesuai Pedoman Tata Kelola. Melalui keikutsertaan dalam berbagai seminar, konferensi, dan *workshop*, Direksi memperbarui pengetahuan dan wawasannya, termasuk mengenai perkembangan industri pelayanan kesehatan, dinamika regulasi terkini, serta topik strategis lainnya yang relevan dengan kegiatan usaha BMHS. Direksi juga aktif menjadi pembicara dalam seminar dan forum industri sebagai bagian dari kontribusi BMHS terhadap pengembangan ekosistem layanan kesehatan. Sepanjang 2025, Direksi telah mengikuti sejumlah program pelatihan dan pengembangan, antara lain:

Competency Development

BMHS considers the Board of Directors' competency improvement program to be an important part of supporting the effectiveness of their management functions, in line with the Corporate Governance Guidelines. Through participation in seminars, conferences, and workshops, the Board of Directors updates its knowledge and insights, including developments in the healthcare industry, the latest regulatory dynamics, and other strategic topics relevant to BMHS's business activities. The Board of Directors also actively participates as speakers in seminars and industry forums as part of BMHS's contribution to the development of the healthcare ecosystem. In 2025, the Board of Directors participated in the following training and development programs:

No.	Tanggal Pelatihan Training Date	Nama Pelatihan Training Name	Penyelenggara Organizer
1	10 Februari 2025 February 10, 2025	Leaders Interaction Forum & Empowerment (LIFE) 2025	HC Corporate PT Bundamedik Tbk
2	10 Maret 2025 March 10, 2025	Training & Workshop ERM (Enterprise Risk Management)	BMHS Diklat Indonesia
3	9 Mei 2025 May 9, 2025	Workshop Pelatihan Meningkatkan Analisa Akar Masalah dan Agregasi Root Cause Analysis (RCA) Training Workshop on Improving Root Cause Analysis and Aggregation of Root Cause Analysis (RCA)	IMRK
4	9 Mei 2025 May 9, 2025	Artificial Intelligent (AI) Utilization at Healthcare Industry by Snowflake	Snowflake
5	27 Oktober 2025 October 27, 2025	Leadership Training	HC Corporate PT Bundamedik Tbk

BMHS melaksanakan program orientasi bagi anggota Direksi yang baru bergabung, yang difasilitasi oleh Sekretaris Perusahaan. Program ini bertujuan memberikan pemahaman mengenai lingkup bisnis BMHS, tugas, kewenangan, dan tanggung jawab masing-masing organ BMHS, serta penerapan prinsip-prinsip GCG. Pada 2025, BMHS tidak menyelenggarakan program orientasi karena tidak terdapat perubahan komposisi Direksi.

BMHS conducts orientation programs for newly appointed members to the Board of Directors, facilitated by the Corporate Secretary. This program aims to provide an understanding of the scope of BMHS's business, the duties, authorities, and responsibilities of each area of BMHS, as well as the application of GCG principles. In 2025, BMHS did not hold any orientation programs, as there were no changes in the composition of the Board of Directors.

Penilaian atas Kinerja Komite di bawah Direksi

Direksi menjalankan pengelolaan BMHS dengan dukungan berbagai organ penunjang yang berada di bawah koordinasinya, mencakup Strategic Planning & Business Operations, Internal Audit, Sekretaris Perusahaan, serta Komite Pengadaan. Masing-masing organ penunjang memiliki KPI yang menjadi dasar evaluasi pelaksanaan tugas dan tanggung jawabnya. Direksi melakukan penilaian kinerja organ penunjang melalui evaluasi berkala berdasarkan pencapaian KPI dan kompetensi pelaksanaan tugas. Sepanjang 2025, Direksi menilai bahwa seluruh organ penunjang telah bekerja secara optimal sesuai ruang lingkup kewenangannya, memenuhi KPI yang ditetapkan, serta memberikan dukungan yang efektif bagi pengelolaan BMHS.

Performance Assessment of Committees under the Board of Directors

In managing BMHS, the Board of Directors is supported by Strategic Planning & Business Operations, Internal Audit, Corporate Secretary, and Procurement Committee. Each supporting body has KPIs that form the basis for evaluating the performance of its duties and responsibilities. The Board of Directors assesses the performance of the supporting bodies through periodic evaluations based on KPI achievements and task implementation competencies. In 2025, the Board of Directors assessments showed that all supporting organs had worked optimally within their scope of authority, met the established KPIs, and provided effective support for the management of BMHS.



Nominasi dan Remunerasi Direksi dan Dewan Komisaris
Board of Directors and Board of Commissioners Nomination and Remuneration

BMHS menerapkan prosedur nominasi dan remunerasi bagi anggota Direksi dan Dewan Komisaris sebagaimana diatur dalam Pedoman Tata Kelola dan Pedoman Kerja Dewan Komisaris. Dewan Komisaris melaksanakan fungsi nominasi dan remunerasi dengan mempertimbangkan rekomendasi dari Komite Nominasi dan Remunerasi.

Prosedur Nominasi

Prosedur nominasi mencakup kebijakan nominasi serta tahapan proses nominasi, termasuk identifikasi kebutuhan, penetapan kriteria, aspek keberagaman komposisi, serta evaluasi kelayakan (*fit and proper*) calon anggota Direksi dan Dewan Komisaris. Dalam melaksanakan fungsi nominasi, Dewan Komisaris bertanggung jawab untuk:

1. Merekomendasikan komposisi jabatan anggota Direksi dan Dewan Komisaris;
2. Menetapkan kebijakan serta kriteria pencalonan sesuai kebutuhan BMHS;
3. Menyusun kebijakan evaluasi kinerja bagi anggota Direksi dan Dewan Komisaris;
4. Melakukan penilaian kinerja anggota Direksi dan Dewan Komisaris berdasarkan tolok ukur yang telah ditetapkan;
5. Memberikan rekomendasi program pengembangan kompetensi;
6. Mengusulkan calon yang memenuhi persyaratan kepada RUPS.

Prosedur, Struktur dan Besaran Remunerasi

Prosedur penetapan remunerasi Direksi dan Dewan Komisaris dilakukan melalui serangkaian tahapan yang mencakup evaluasi kinerja tahun berjalan, penilaian kemampuan keuangan BMHS, serta *benchmarking* dengan remunerasi pada industri sejenis. Berdasarkan pertimbangan tersebut, Komite Nominasi dan Remunerasi memberikan rekomendasi besaran remunerasi kepada Dewan Komisaris. Selanjutnya, Dewan Komisaris mengajukan remunerasi tersebut untuk memperoleh persetujuan RUPS. Sesuai keputusan RUPST tahun buku 2024, RUPS memberikan wewenang kepada Dewan Komisaris untuk menetapkan gaji dan tunjangan bagi Direksi dan Dewan Komisaris untuk

BMHS has implemented nomination and remuneration procedures for members of the Board of Directors and Board of Commissioners as stipulated in the Corporate Governance Guidelines and Board of Commissioners Work Guidelines. The Board of Commissioners carries out its nomination and remuneration functions by considering recommendations from the Nomination and Remuneration Committee.

Nomination Procedure

The nomination procedure covers the nomination policy and stages of the nomination process, including identifying needs, setting criteria, diversity aspects, and evaluating the suitability (fit and proper) of candidates for the Board of Directors and Board of Commissioners. When carrying out its nomination function, the Board of Commissioners is responsible for:

1. Recommending the membership composition of the Board of Directors and Board of Commissioners;
2. Establishing nomination policies and criteria in line with BMHS's needs;
3. Formulating performance evaluation policies for members of the Board of Directors and Board of Commissioners;
4. Assessing the performance of members of the Board of Directors and Board of Commissioners based on predetermined benchmarks;
5. Providing recommendations for competency development programs;
6. Proposing candidates who meet the requirements to the GMS.

Procedures, Structure and Amount of Remuneration

The procedure for determining the Board of Directors' and Board of Commissioners' remuneration is carried out in stages that include an evaluation of the current year's performance, an assessment of BMHS's financial capabilities, and benchmarking with remuneration in similar industries. Based on these considerations, the Nomination and Remuneration Committee provides recommendations on the amount of remuneration to the Board of Commissioners. Then, the Board of Commissioners submits the remunerations for approval by the GMS. Based on the decision in the AGMS for the 2024 financial year, the GMS authorized the Board of Commissioners to determine the salaries

tahun buku 2025, dengan batas kenaikan maksimal 15% dari gaji dan tunjangan tahun buku sebelumnya.

and allowances for the Board of Directors and Board of Commissioners for the 2025 financial year, with a maximum increase of 15% from the salaries and allowances of the previous financial year.

Struktur remunerasi Direksi dan Dewan Komisaris terdiri atas gaji, tunjangan, serta insentif atau bonus, yang disesuaikan dengan tanggung jawab, ruang lingkup tugas, serta kebijakan remunerasi. BMHS menyampaikan informasi besaran remunerasi sesuai ketentuan yang berlaku. Rincian remunerasi per individu anggota Direksi dan Dewan Komisaris tidak dipublikasikan karena bersifat konfidensial dan berpotensi memengaruhi posisi kompetitif BMHS. Secara keseluruhan, total remunerasi yang diberikan kepada Direksi pada tahun 2025 adalah sebesar Rp6.953,54 juta sementara remunerasi Dewan Komisaris sebesar Rp8.419,09 juta.

The remuneration structure for the Board of Directors and Board of Commissioners consists of salaries, benefits, and incentives or bonuses, which are adjusted according to each member's responsibilities, scope of duties, and the remuneration policies. BMHS discloses information on the amount of remuneration in line with applicable regulations. Details of the remuneration for each individual member of the Board of Directors and Board of Commissioners are not published, as they are confidential and could potentially affect BMHS's competitive position. The total remuneration paid to the Board of Directors in 2025 was IDR 6,953.54 million, while the remuneration for the Board of Commissioners was IDR 8,419.09 million.

Hubungan Afiliasi (Dewan Komisaris, Direksi, dan Pemegang Saham)

Affiliated Relationships (Board of Commissioners, Board of Directors and Shareholders)

Dewan Komisaris, Direksi, dan pemegang saham BMHS memiliki hubungan afiliasi yang bersifat kekeluargaan, dan tidak terdapat afiliasi lainnya. Rinciannya sebagai berikut:

The Board of Commissioners, Board of Directors and shareholders of BMHS have familial affiliations, but no other forms of affiliation. The details are presented below:

No.	Nama Name	Jabatan Position	Sifat Hubungan Kekeluargaan Nature of Familial Relationships
1	Ivan Rizal Sini	Komisaris Utama President Commissioner	Saudara kandung Mesha Rizal Sini, Rito Alam Rizal Sini dan Renobulan Rizal Sini Suheimi, serta anak kandung Ietje Ika Rizal Sini. Sibling of Mesha Rizal Sini, Rito Alam Rizal Sini and Renobulan Rizal Sini Suheimi, and biological children of Ietje Ika Rizal Sini.
2	Mesha Rizal Sini	Komisaris Commissioner	Saudara kandung Ivan Rizal Sini, Rito Alam Rizal Sini dan Renobulan Rizal Sini Suheimi, serta anak kandung Ietje Ika Rizal Sini. Sibling of Ivan Rizal Sini, Rito Alam Rizal Sini and Renobulan Rizal Sini Suheimi, and biological children of Ietje Ika Rizal Sini.
3	Rito Alam Rizal Sini	Pemegang Saham Shareholder	Saudara kandung Ivan Rizal Sini, Mesha Rizal Sini dan Renobulan Rizal Sini Suheimi, serta anak kandung Ietje Ika Rizal Sini. Sibling of Ivan Rizal Sini, Mesha Rizal Sini and Renobulan Rizal Sini Suheimi, and biological children of Ietje Ika Rizal Sini.
4	Renobulan Rizal Sini Suheimi	Pemegang Saham Shareholder	Saudara kandung Ivan Rizal Sini, Mesha Rizal Sini dan Rito Alam Rizal Sini, serta anak kandung Ietje Ika Rizal Sini. Sibling of Ivan Rizal Sini, Mesha Rizal Sini and Rito Alam Rizal Sini, and biological children of Ietje Ika Rizal Sini.

No.	Nama Name	Jabatan Position	Sifat Hubungan Kekeluargaan Nature of Familial Relationships
5	Ietje Ika Rizal Sini	Pemegang Saham Shareholder	Ibu kandung Ivan Rizal Sini, Mesha Rizal Sini, Rito Alam Rizal Sini dan Renobulan Rizal Sini Suheimi. Biological mother of Ivan Rizal Sini, Mesha Rizal Sini, Rito Alam Rizal Sini and Renobulan Rizal Sini Suheimi.

Seluruh anggota Dewan Komisaris dan Direksi lainnya tidak memiliki hubungan afiliasi dengan pemegang saham, maupun dengan sesama anggota Dewan Komisaris dan Direksi.

All other members of the Board of Commissioners and Board of Directors have no affiliated relationships with shareholders or fellow members of the Board of Commissioners and Board of Directors.

Komite Audit
Audit Committee

Komite Audit dibentuk untuk memperkuat efektivitas fungsi pengawasan Dewan Komisaris. Pembentukan Komite Audit dibentuk melalui Surat Keputusan (SK) Dewan Komisaris No. 016-I/SK/DIRKOM/IV/2021 tanggal 5 April 2021 mengenai Pembentukan dan Pengangkatan Anggota Komite Audit. Dalam menjalankan tugasnya, Komite Audit bertanggung jawab kepada Dewan Komisaris, dengan kewenangan pengangkatan dan pemberhentian anggotanya sepenuhnya berada pada Dewan Komisaris.

The Audit Committee was established to strengthen the effectiveness of the Supervisory Board's supervisory function. The Audit Committee was established based on the Board of Commissioners' Decree No. 016-I/SK/DIRKOM/IV/2021 dated April 5, 2021, concerning the Formation and Appointment of Audit Committee Members. When carrying out its duties, the Audit Committee is responsible to the Board of Commissioners, who has the authority to appoint and dismiss its members.

Pedoman Kerja Komite Audit

Komite Audit menjalankan fungsinya berdasarkan pedoman kerja atau Piagam Komite Audit yang disusun dengan mengacu pada POJK No. 55/POJK.04/2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit. Piagam Komite Audit ditetapkan oleh Dewan Komisaris pada 5 April 2021 dan terakhir diperbarui pada 26 Januari 2022. Piagam ini mengatur ketentuan utama mengenai Komite Audit, mencakup tugas, tanggung jawab, dan wewenang komite, tata cara dan prosedur kerja, masa jabatan, penyelenggaraan rapat, serta pelaporan kegiatan komite.

Audit Committee Work Guidelines

The Audit Committee performs its functions based on the work guidelines or Audit Committee Charter prepared based on POJK No. 55/POJK.04/2015 concerning the Establishment and Work Guidelines for the Audit Committee. The Audit Committee Charter was established by the Board of Commissioners on April 5, 2021, and was last updated on January 26, 2022. This charter regulates the key provisions regarding the Audit Committee, including the committee's duties, responsibilities, and authorities, work procedures and processes, terms of office, meeting arrangements, and reporting of committee activities.

Komposisi dan Profil Komite Audit

Komite Audit terdiri dari seorang ketua, yang dijabat oleh Komisaris Independen dan dua orang anggota, dengan masa jabatan lima tahun, yang dapat diperpanjang satu kali untuk periode berikutnya. Pada 2025, terjadi perubahan susunan Ketua Komite Audit sejalan dengan perubahan komposisi Dewan Komisaris.

Audit Committee Composition and Profiles

The Audit Committee consists of a chairperson, who is an Independent Commissioner, and two members, with a five-year term of office, which can be extended once for the following period. In 2025, there was a change to the Audit Committee Chair in line with changes in the Board of Commissioners' composition.



Komposisi Komite Audit
Audit Committee Composition

Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment	Periode Jabatan Period of Office
Arianti Anaya	Ketua Chair	SK Pemberhentian dan Pengangkatan Ketua Komite Audit No.001-I/SK/KOMUT/BMHS/I/2025 tanggal 22 Januari 2025 Decree on the Dismissal and Appointment of the Audit Committee Chair No.001-I/SK/KOMUT/BMHS/I/2025 dated January 22, 2025	2025-2029
Albertus Yudha Poerwadi	Anggota Member	SK Pembentukan dan Pengangkatan Anggota Komite Audit 087-I/SK/KOMUT/BMHS/XII/2025 tanggal 31 Desember 2025 Decree on the Formation and Appointment of Audit Committee Members 087-I/SK/KOMUT/BMHS/XII/2025 dated December 31, 2025	2025-2030
Tiwi Setyawati	Anggota Member	SK Pengangkatan Komite Audit Nomor: 001-KEP/KOMUT/XI/2021 tanggal 1 Desember 2021 Decision on the Appointment of the Audit Committee No. 001-KEP/KOMUT/XI/2021 dated December 1, 2021	2021-2026

Profil Komite Audit

Profil Ketua Komite Audit, Ibu Arianti Anaya telah disampaikan pada bagian Profil Perusahaan Laporan Tahunan ini.

Audit Committee Profiles

All other members of the Board of Commissioners The profile of the Audit Committee Chair, Arianti Anaya, can be found in BMHS Profile section of this Annual Report.



Marsaulina Olivia Panjaitan

Anggota
Member

Menjabat: 31 Desember 2025 | In office December 31, 2025
Warga Negara Indonesia | Indonesian Citizen
Usia | Age: 45 tahun/years
Domisili | Domicile: Jakarta, Indonesia

Beliau memperoleh gelar Dokter dari Fakultas Kedokteran Universitas Sebelas Maret (2005), gelar Magister Administrasi Rumah Sakit dari Universitas Indonesia (2014), dan gelar Doktor Ilmu Kesehatan Masyarakat dari Universitas Indonesia (2025). Selain itu, Beliau juga mengikuti pendidikan informal yakni sertifikasi ERMCP yang dikeluarkan oleh Enterprise Risk Management Academy (ERMA), Singapura (2018), menyelesaikan program Fellowship ISQua (FISQua) pada tahun 2022, pelatihan verifikasi internal audit coding CDCAP pada tahun (2023), lulus uji kompetensi sebagai surveyor Komisi Akreditasi Rumah Sakit (2025), dan memperoleh gelar non degree Certified Hospital Quality Professional (CHQP) tahun 2025.

Beliau memulai karier sebagai dokter umum di rumah sakit dan klinik di Jakarta dan sekitarnya (2005-2010), mengabdi sebagai dokter PTT di Puskesmas Parmonangan (2007-2008), sebagai Manajer Pelayanan Medis di RS Awal Bros Bekasi (2014-2015) dan RSIA Sam Marie Basra (2015-2016), sebagai anggota Komite Audit BPJS, dan dilanjutkan sebagai Komite Manajemen Risiko Dewan Pengawas BPJS Kesehatan (2016-2019).

Beliau tidak memiliki rangkap jabatan baik di dalam maupun di luar BMHS.

She obtained a Doctor's degree from the Faculty of Medicine, Universitas Sebelas Maret (2005), a Master's degree in Hospital Administration from Universitas Indonesia (2014), and a Doctoral in Public Health Sciences from Universitas Indonesia (2025). Also took part in informal education, including the ERMCP certification issued by the Enterprise Risk Management Academy (ERMA), Singapore (2018), and completed the ISQua Fellowship program (FISQua) in (2022). Internal verification training, coding audit in (2023) CDCAP, and passed the competency test as a surveyor of the Hospital Accreditation Commission (2025), and obtained the non-degree title of Certified Hospital Quality Professional (CHQP) in 2025.

She started her career as a general practitioner in hospitals and clinics in Jakarta and surrounding areas (2005-2010), served as a PTT doctor at Puskesmas Parmonangan (2007-2008), as Medical Services Manager at RS Awal Bros Bekasi (2014- 2015) and RSIA Sam Marie Basra (2015-2016), as a member of the BPJS Audit Committee, and continued in the Risk Management Committee of the BPJS Health Supervisory Board (2016-2019).

She does not hold any concurrent positions either inside or outside BMHS.



Tiwi Setyawati

Anggota
Member

Warga Negara Indonesia | Indonesian Citizen

Usia | Age: 38 tahun/years

Domisili | Domicile: Jakarta, Indonesia

Beliau meraih gelar Sarjana di bidang Ekonomi dari Universitas Sebelas Maret, Solo (2009), dan Magister Sains Ilmu Ekonomi dari Universitas Gadjah Mada,Yogyakarta (2011). Beliau telah mengikuti sejumlah pelatihan tersertifikasi di antaranya: Perkreditan Corporate dan Commercial Banking (2012,2015), Certification ERMAP– ERMCP dan Performance Audit (2017), Balance Scorecard in Non-Financial Institution (2018), Fellowship ISQua (FISQua) dan Certification in Audit Committee Practices (CACP) (2022), serta Pendidikan Profesi Lanjutan Ikatan Komite Indonesia.

Beliau memulai karier di PT Bank Mandiri (Persero) Tbk hingga tahun 2016 dan selanjutnya menjabat sebagai Anggota Komite Manajemen Risiko dan Komite Audit pada Dewan Pengawas BPJS Kesehatan RI (2016-2021). Selain itu, pernah menduduki jabatan sebagai Plt Kepala Sekretariatan Dewan Pengawas BPJS Kesehatan RI di tahun 2017. Saat ini Beliau juga masuk menjadi Anggota Bidang Usaha Kecil dan Menengah dalam Asosiasi Pengusaha Indonesia (APINDO)-Sulawesi Selatan.

Beliau tidak memiliki rangkap jabatan baik di dalam maupun di luar BMHS.

She obtained a Bachelor's degree in Economics from Universitas Sebelas Maret, Solo (2009), and a Master of Science in Economics from Universitas Gadjah Mada, Yogyakarta (2011). In addition, she has also attended a number of certification trainings including: Corporate Credit Inducement and Commercial Banking (2012,2015), Certification ERMAP – ERMCP and Performance Audit (2017), Balance Scorecard in Non-Financial Institution (2018), Fellowship program (2022), ISQua Fellowship (FISQua) and Certification in Audit Committee Practices (CACP) (2022), and Advanced Professional Education at the Ikatan Komite Indonesia.

She started her career at PT Bank Mandiri (Persero) Tbk until 2016 and then served as a Member of the Risk Management Committee and Audit Committee on the BPJS Kesehatan RI Supervisory Board (2016-2021). Also held the position of Acting Secretary of the BPJS Kesehatan RI Supervisory Board in 2017. Currently is also a Member of the Small and Medium Enterprises Sector at Asosiasi Pengusaha Indonesia (APINDO)-South Sulawesi.

She does not hold any concurrent positions either inside or outside BMHS



Albertus Yudha Poerwadi

Anggota
Member

Warga Negara Indonesia | Indonesian Citizen

Usia | Age: 59 tahun/years

Domisili | Domicile: Jakarta, Indonesia

Beliau meraih pendidikan Diploma III Akuntansi dari STAN, Sarjana Akuntansi dari Universitas Sumatera Utara, dan Magister Ilmu Ekonomi dari Universitas Syiah Kuala.

Memiliki pengalaman panjang di bidang pengawasan dan tata kelola pemerintahan, antara lain sebagai Inspektur Investigasi dan Inspektur IV pada Inspektorat Jenderal Kementerian Kesehatan, BPKP, termasuk Koordinator Pengawasan dan Kepala Bidang Akuntan Negara. Beliau juga memegang berbagai sertifikasi profesional, antara lain Chartered Accountant (CA), Certified Professional Management Accountant (CPMA), Certified Internal Auditor sektor pemerintah, serta kualifikasi auditor forensik dan auditor internal kesehatan serta Dewan Pengawas pada beberapa rumah sakit Nasional.

Saat ini dipercaya sebagai salah satu anggota komite Audit di PT Bundamedik Tbk dan memiliki rangkap jabatan sebagai Sekretaris Direktorat Jenderal Sumber Daya Manusia Kesehatan, Kementerian Kesehatan RI sejak Agustus 2023.

He holds a Diploma III in Accounting from STAN, a Bachelor's degree in Accounting from the University of North Sumatra, and a Master's degree in Economics from Syiah Kuala University.

He has extensive experience in the fields of oversight and public administration, including serving as an Investigative Inspector and Inspector IV at the Inspectorate General of the Ministry of Health and the State Audit Board (BPKP), as well as holding positions such as Oversight Coordinator and Head of the State Accountant Division. He also holds various professional certifications, including Chartered Accountant (CA), Certified Professional Management Accountant (CPMA), Certified Internal Auditor for the government sector, as well as qualifications as a forensic auditor and internal health auditor, and serves on the Supervisory Board of several national hospitals.

He currently serves as a member of the Audit Committee at PT Bundamedik Tbk and has held the position of Secretary of the Directorate General of Health Human Resources, Ministry of Health of the Republic of Indonesia, since August 2023.

Pernyataan Independensi Komite Audit

BMHS memastikan bahwa keanggotaan Komite Audit memenuhi prinsip independensi sebagaimana diatur dalam ketentuan tata kelola. Anggota Komite Audit berasal dari profesional independen yang memiliki integritas, pengalaman, dan kompetensi yang memadai untuk memberikan penelaahan serta rekomendasi secara objektif kepada Dewan Komisaris. Komite Audit melaksanakan tugas dan tanggung jawabnya secara profesional dan independen, serta senantiasa menghindari kondisi yang dapat menimbulkan benturan kepentingan.

Tugas dan Tanggung Jawab Komite Audit

Komite Audit memiliki tugas dan tanggung jawab sebagai berikut:

1. Melakukan penelaahan informasi keuangan yang akan dikeluarkan BMHS kepada publik dan/atau pihak otoritas, antara lain laporan keuangan, proyeksi, dan informasi keuangan lainnya terkait dengan informasi keuangan BMHS;
2. Melakukan penelaahan atas efektivitas sistem pengendalian internal, termasuk telaah pelaksanaan pemeriksaan oleh auditor internal dan mengawasi pelaksanaan tindak lanjut Direksi terhadap temuan auditor internal;
3. Melakukan penelaahan terhadap pelaksanaan manajemen risiko untuk memastikan efektivitas manajemen risiko;
4. Memastikan kepatuhan terhadap peraturan perundang-undangan;
5. Memberikan rekomendasi kepada Dewan Komisaris mengenai penunjukan akuntan atau auditor eksternal yang didasarkan pada independensi, ruang lingkup penugasan, imbalan jasa, dengan menelaah hasil kerjanya;
6. Memberikan pendapat independen dalam hal terjadi perbedaan pendapat antara manajemen dan akuntan atas jasa yang diberikannya;
7. Melakukan penelaahan atas pengaduan terkait proses akuntansi dan pelaporan keuangan BMHS;
8. Melakukan penelaahan terhadap audit medis;
9. Melakukan penelaahan dan memberikan saran kepada Dewan Komisaris terkait dengan adanya potensi benturan kepentingan BMHS; dan
10. Menjaga kerahasiaan dokumen, data, dan informasi BMHS.

Audit Committee Statement of Independence

BMHS ensures that the membership of the Audit Committee complies with the principle of independence as stipulated in the governance provisions. Members of the Audit Committee are independent professionals who have integrity, experience, and sufficient competence to provide objective reviews and recommendations to the Board of Commissioners. The Audit Committee carries out its duties and responsibilities professionally and independently, and always avoids situations that could give rise to conflicts of interest.

Audit Committee's Duties and Responsibilities

The Audit Committee's duties and responsibilities include:

1. Reviewing financial information to be disclosed by BMHS to the public and/or authorities, including financial reports, projections, and other financial information related to BMHS's financial information;
2. Reviewing the internal control system effectiveness, including reviewing the implementation of audits by internal auditors, and supervising the implementation of follow-up actions by the Board of Directors on the findings of internal auditors;
3. Reviewing the application of risk management to ensure the effectiveness of risk management;
4. Ensuring compliance with laws and regulations;
5. Providing recommendations to the Board of Commissioners concerning the appointment of external accountants or auditors based on independence, scope of assignment, and remuneration, by reviewing their work results;
6. Providing independent opinions in the event of a difference of opinion between management and accountants regarding the services provided;
7. Reviewing complaints related to BMHS's accounting and financial reporting processes;
8. Reviewing medical audits;
9. Reviewing and providing advice to the Board of Commissioners concerning potential conflicts of interest within BMHS; and
10. Maintaining the confidentiality of Company documents, data, and information.

Pelatihan dan Sertifikasi Komite Audit

Komite Audit mengikuti program pelatihan, pengembangan kompetensi, dan sertifikasi terkait regulasi, audit, pelaporan, dan topik-topik lain yang relevan dengan pelaksanaan tugasnya. Sepanjang 2025, Komite Audit telah mengikuti beberapa pelatihan, di antaranya:

Audit Committee Training and Certification

The Audit Committee participates in training programs, competency development, and certification related to regulations, auditing, reporting, and other topics relevant to the performance of its duties. In 2025, the Audit Committee participated in the following training programs:

No.	Tanggal Pelatihan Training Date	Nama Pelatihan Training Name	Penyelenggara Organizer
1	13 September 2025 September 13, 2025	Sustainability Reporting: Impact & Implementation of PSPK 1 & 2 for Professionals	Ikatan Komite Audit Indonesia
2	16-24 Juni 2025 June 16-24, 2025	Pelatihan survei akreditasi calon surveior Akreditasi Rumah Sakit Accreditation survey training for prospective Hospital Accreditation surveyors	Komisi Akreditasi Rumah Sakit
3	12 Agustus 2025 August 12, 2025	Pertemuan Ilmiah Tahunan Nasional (Pitselnas) National Annual Scientific Meeting (Pitselnas)	Komisi Akreditasi Rumah Sakit
4	13-14 Agustus 2025 August 13-14, 2025	Pelatihan sertifikasi Hospital Quality Professional (CHQP) Hospital Quality Professional (CHQP) certification training	Komisi Akreditasi Rumah Sakit
5	3-4 Desember 2025 December 3-4, 2025	Indonesian Hospital Management Summit 2025	IHMS

Pelaksanaan Rapat Komite Audit

Ketentuan dalam POJK No. 55/POJK.04/2015 mensyaratkan Komite Audit untuk mengadakan rapat sedikitnya satu kali dalam tiga bulan. Ketentuan tersebut telah diadopsi dalam Piagam Komite Audit sebagai pedoman penyelenggaraan rapat. Sepanjang 2025, Komite Audit menyelenggarakan 15 rapat, dengan tingkat kehadiran disajikan sebagai berikut:

Implementation of Audit Committee Meetings

Based on the provisions in POJK No. 55/POJK.04/2015 the Audit Committee is required to hold meetings at least once every three months. These provisions have been adopted in the Audit Committee Charter as guidelines for conducting meetings. In 2025, the Audit Committee held 15 meetings, with the attendance rates presented as follows:

Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attended	Tingkat Kehadiran (%) Attendance Level
Arianti Anaya	Ketua | Chair	15	15	100
Marsaulina Olivia Panjaitan	Anggota | Member	15	15	100
Tiwi Setyawati	Anggota | Member	15	15	100

Pelaksanaan Kegiatan Komite Audit

Sepanjang 2025, Komite Audit menjalankan fungsi pengawasan melalui berbagai aktivitas yang mencerminkan ruang lingkup tugas dan tanggung jawabnya. Kegiatan tersebut mencakup penelaahan laporan, pemberian rekomendasi, hingga koordinasi langsung dengan unit usaha. Kegiatan utama Komite Audit meliputi:

1. Menelaah laporan yang ditujukan kepada Dewan Komisaris, termasuk Laporan Keuangan Konsolidasian Triwulanan, Laporan Hasil Pemeriksaan Triwulanan Internal Audit (yang mencakup temuan signifikan dan tindak lanjutnya), serta Laporan Progres Audit atas Laporan Keuangan Tahunan.
2. Menelaah dan memberikan rekomendasi atas usulan Direksi yang membutuhkan persetujuan tertulis dari Dewan Komisaris.
3. Menyusun Laporan Hasil Evaluasi Pelaksanaan Pemberian Jasa Audit atas Laporan Keuangan Konsolidasian Tahun Buku 2024, Laporan Kegiatan Komite Audit Triwulanan, serta Laporan Hasil Kunjungan.
4. Melaksanakan visitasi pengawasan ke unit usaha, rumah sakit, dan klinik.
5. Menjalin komunikasi dan koordinasi dengan unit-unit usaha untuk membahas isu-isu yang menjadi perhatian dan fokus Komite Audit.

Implementation of Audit Committee Activities

In 2025, the Audit Committee performed its supervisory function through activities covering the scope of its duties and responsibilities. These activities included reviewing reports, providing recommendations, and coordinating directly with business units. The Audit Committee's main activities included:

1. Reviewed reports addressed to the Board of Commissioners, including Quarterly Consolidated Financial Statements, Quarterly Internal Audit Reports (which included significant findings and follow-up actions), and Audit Progress Reports on Annual Financial Statements.
2. Reviewed and provided recommendations on proposals from the Board of Directors that require written approval from the Board of Commissioners.
3. Prepared the Audit Service Evaluation Report on the 2024 Consolidated Financial Statements, the Quarterly Audit Committee Activity Reports, and the Visit Reports.
4. Conducted supervisory visits to business units, hospitals, and clinics.
5. Communicated and coordinated with business units to discuss the Audit Committee issues of concern and focus.

Komite Nominasi dan Remunerasi
Nomination and Remuneration Committee

Komite Nominasi dan Remunerasi dibentuk untuk mendukung efektivitas pelaksanaan fungsi nominasi dan remunerasi Dewan Komisaris, sebagaimana diatur dalam POJK No.34/POJK. 04/2014. Komite ini dibentuk melalui SK Dewan Komisaris No.042-K/KOMUT/XI/2021 tanggal 25 November 2021 tentang Pembentukan dan Pengangkatan Anggota Komite Nominasi dan Remunerasi. Dalam menjalankan tugasnya, Komite Nominasi dan Remunerasi bertanggung jawab kepada Dewan Komisaris, dengan kewenangan pengangkatan dan pemberhentian anggotanya sepenuhnya berada pada Dewan Komisaris.

The Nomination and Remuneration Committee was established to support the effectiveness of the Board of Commissioners' nomination and remuneration functions, as stipulated in POJK No.34/POJK. 04/2014. This committee was established through Board of Commissioners Decree No.042-K/KOMUT/XI/2021 dated November 25, 2021 concerning the Formation and Appointment of the Nomination and Remuneration Committee Members. In carrying out its duties, the Nomination and Remuneration Committee is responsible to the Board of Commissioners, with the authority to appoint and dismiss its members resting entirely with the Board of Commissioners.

Pedoman Kerja Komite Nominasi dan Remunerasi

Komite Nominasi dan Remunerasi menjalankan fungsinya berdasarkan piagam atau pedoman kerja Komite Nominasi dan Remunerasi yang ditetapkan oleh Dewan Komisaris BMHS. Piagam ini mengatur ketentuan utama mengenai Komite Nominasi dan Remunerasi, mencakup tugas, tanggung jawab, dan wewenang komite, tata cara dan prosedur kerja, masa jabatan, penyelenggaraan rapat, serta pelaporan kegiatan komite.

Komposisi dan Profil Komite Nominasi dan Remunerasi

Komite Nominasi dan Remunerasi terdiri atas seorang ketua yang dijabat oleh Komisaris Independen dan anggota yang berasal dari Dewan Komisaris atau pihak independen dari luar BMHS. Masa jabatan Komite Nominasi dan Remunerasi selama lima tahun, dan dapat diangkat kembali untuk periode berikutnya. Pada 2025, terjadi perubahan susunan Komite Nominasi dan Remunerasi, sejalan dengan dinamika susunan Dewan Komisaris.

Nomination and Remuneration Committee Work Guidelines

The Nomination and Remuneration Committee performs its functions based on the Nomination and Remuneration Committee charter or work guidelines determined by BMHS's Board of Commissioners. This charter regulates the main provisions regarding the Nomination and Remuneration Committee, including the Committee's duties, responsibilities, and authorities, work procedures and processes, term of office, meetings, and reporting of committee activities.

Nomination and Remuneration Committee Composition and Profiles

The Nomination and Remuneration Committee consists of a chairperson who is an Independent Commissioner, and members who are members of the Board of Commissioners or independent parties from outside BMHS. The Nomination and Remuneration Committee's term of office is five years, and members may be reappointed for the following term. In 2025, there were changes to the Nomination and Remuneration Committee composition, in line with the dynamics of the Board of Commissioners' composition.

Jabatan Position	**25 November 2021 – 24 March 2025** November 25, 2021 – March 24, 2025	**24 March 2025 – 24 March 2029** March 24, 2025 – March 24, 2029	**31 Desember 2025 - 31 Desember 2029** December 31, 2025 - December 31, 2029
Ketua Chair	Wishnutama Kusubandio	Retno L.P. Marsudi	Retno L.P. Marsudi
Anggota Member	Ivan Rizal Sini	Ivan Rizal Sini	Ivan Rizal Sini
	Ariani Vidya Sofjan	Mesha Rizal Sini	Mesha Rizal Sini
		Sunata Tjiterosampurno	

Komposisi Komite Nominasi dan Remunerasi
Nomination and Remuneration Committee Composition

Nama Name	**Jabatan** Position	**Dasar Pengangkatan** Basis of Appointment	**Periode Jabatan** Period of Office
Retno L.P. Marsudi	Ketua Chair	Surat Keputusan Dewan Komisaris Nomor 089-I/SK/KOMUT/BMHS/XII/2025 tanggal 31 Desember 2025 tentang Pemberhentian dan Pengangkatan Anggota Komite Nominasi dan Remunerasi. Board of Commissioners Decree No. 089-I/SK/KOMUT/BMHS/XII/2025 dated December 31, 2025 concerning the Dismissal and Appointment of Members of the Nomination and Remuneration Committee.	31 Desember 2025 – 31 Desember 2029 December 31, 2025 – December 31, 2029
Ivan Rizal Sini	Anggota Members		
Mesha Rizal Sini			

Profil Komite Nominasi dan Remunerasi
Profil Ketua Komite dan anggota yang berasal dari Dewan Komisaris, telah disampaikan pada bagian Profil Perusahaan Laporan Tahunan ini.

Nomination and Remuneration Committee Profiles
The profiles of the Committee Chair and members who are members of the Board of Commissioners can be found in BMHS Profile section of this Annual Report.



Ariani Vidya Sofjan

Anggota
Member

(Menjabat 25 November 2021 – 24 Maret 2025)
(In office November 25, 2021, - March 24, 2025)
Warga Negara Indonesia | Indonesian Citizen
Usia | Age: 55 tahun/years
Domisili | Domicile: Jakarta, Indonesia

Beliau meraih gelar Sarjana di bidang Keuangan dari Oklahoma State University, Amerika Serikat.

She obtained a Bachelor's degree in Finance from Oklahoma State University, United States.

Beliau memulai karier sebagai analis Ekuitas di Deutsche Morgan Grenfell Asia (1994), kemudian melanjutkan karier sebagai Sales Institusi di PT Danareksa (Persero), London, Inggris (1997), dilanjutkan sebagai Vice President - Research di PT Bahana Sekuritas (1999), menjabat sebagai Executive Vice President - Head of Research di PT Mandiri Sekuritas (2003). Selanjutnya, beliau bergabung dengan Northstar Group (2009), menjabat sebagai Direktur PT Delta Dunia Makmur Tbk (2009-2022), Komisaris PT Trimegah Asset Management (sejak Juli 2013), dan menjabat sebagai Managing Director di PT Nusantara Sugihartana Internasional hingga Desember 2023.

She started her career as an Equity analyst at PT Deutsche Morgan Grenfell Asia (1994). Then continued as Institutional Sales at PT Danareksa (Persero), London, UK (1997), followed by a position as Vice President of Research at PT Bahana Sekuritas (1999), and served as Executive Vice President and - Head of Research at PT Mandiri Sekuritas (2003), she joined Northstar Group (2009), served as Director of PT Delta Dunia Makmur Tbk (2009-2022), Commissioner of PT Trimegah Asset Management (since July 2013), and served as Managing Director at PT Nusantara Sugihartana Internasional until December 2023.

Saat ini, beliau menjabat sebagai Komisaris Independen di PT Danantara Investment Management (Persero). Selain itu, beliau juga menjabat sebagai Komisaris Independen di PT Nusantara Sejahtera Raya Tbk (CNMA).

Concurrent she also serves as an Independent Commissioner at PT Danareksa (Persero). In addition, he also serves as an Independent Commissioner at PT Nusantara Sejahtera Raya Tbk (CNMA).

Pernyataan Independensi Komite Nominasi dan Remunerasi

BMHS menerapkan prinsip independensi dalam pengangkatan Komite Nominasi dan Remunerasi. Komite Nominasi dan Remunerasi terdiri dari Komisaris Independen, Komisaris Utama, dan profesional independen yang memiliki komitmen, integritas, dan wewenang yang memadai untuk menjalankan fungsinya secara efektif, profesional, independen, dan terhindar dari segala bentuk benturan kepentingan.

Tugas dan Tanggung Jawab Komite Nominasi dan Remunerasi

Komite Nominasi dan Remunerasi memiliki tugas dan tanggung jawab sebagai berikut:

Fungsi Nominasi:

1. Memberikan rekomendasi kepada Dewan Komisaris mengenai:
   a. Komposisi jabatan anggota Direksi dan Dewan Komisaris;
   b. Kebijakan dan kriteria yang dibutuhkan dalam proses Nominasi; dan
   c. Kebijakan evaluasi kinerja bagi anggota Direksi dan Dewan Komisaris.
2. Membantu Dewan Komisaris dalam menilai kinerja anggota Direksi dan Dewan Komisaris berdasarkan tolok ukur yang telah ditetapkan.
3. Memberikan rekomendasi terkait program pengembangan kompetensi bagi anggota Direksi dan Dewan Komisaris.
4. Memberikan usulan calon anggota Direksi dan Dewan Komisaris yang memenuhi persyaratan untuk disampaikan kepada RUPS melalui Dewan Komisaris.

Fungsi Remunerasi:

1. Memberikan rekomendasi kepada Dewan Komisaris mengenai struktur, kebijakan dan besaran remunerasi bagi anggota Direksi dan Dewan Komisaris.
2. Membantu Dewan Komisaris dalam menilai kesesuaian remunerasi dengan kinerja masing-masing anggota Direksi dan Dewan Komisaris.

Nomination and Remuneration Committee Statement of Independence

BMHS applies the principle of independence in the appointment of the Nomination and Remuneration Committee. The Nomination and Remuneration Committee consists of Independent Commissioners, President Commissioners, and independent professionals who have the commitment, integrity, and authority to perform their duties effectively, professionally, independently, and free from any forms of conflicts of interest.

Nomination and Remuneration Committee Duties and Responsibilities

The Nomination and Remuneration Committee's duties and responsibilities include:

Nomination Function:

1. Provides recommendations to the Board of Commissioners regarding:
   a. The Board of Directors and Board of Commissioners membership composition;
   b. Policies and criteria required in the nomination process; and
   c. Performance evaluation policies for members of the Board of Directors and Board of Commissioners.
2. Assists the Board of Commissioners in assessing the performance of members of the Board of Directors and Board of Commissioners based on established benchmarks.
3. Provides recommendations related to the Board of Directors' and Board of Commissioners' members' competency development programs.
4. Provides proposals for candidates for the Board of Directors and Board of Commissioners who meet the requirements to be submitted to the GMS through the Board of Commissioners.

Remuneration Function:

1. Provides recommendations to the Board of Commissioners regarding the structure, policy, and amount of remuneration for members of the Board of Directors and Board of Commissioners.
2. Assists the Board of Commissioners in assessing the appropriateness of remuneration based on the performance of each member of the Board of Directors and Board of Commissioners.

Peningkatan Kompetensi Komite Nominasi dan Remunerasi

Komite Nominasi dan Remunerasi mengikuti program pelatihan dan pengembangan kompetensi, berupa seminar, konferensi, *workshop* terkait industri pelayanan kesehatan, perkembangan regulasi terbaru, dan topik-topik lain yang relevan dengan pelaksanaan tugasnya. Sepanjang 2025, Komite Nominasi dan Remunerasi telah mengikuti beberapa pelatihan, di antaranya:

Nomination and Remuneration Committee Competency Development

The Nomination and Remuneration Committee members participate in competency training and development programs, including seminars, conferences, and workshops related to the healthcare industry, the latest regulatory developments, and other topics relevant to the performance of their duties. In 2025, the Nomination and Remuneration Committee has participated in the following training programs:

No.	Tanggal Pelatihan Training Date	Nama Pelatihan Training Name	Penyelenggara Organizer
1	9 Mei 2025 May 9, 2025	Artificial Intelligent (AI) Utilization at Healthcare Industry	Snowflake

Rapat Komite Nominasi dan Remunerasi

Ketentuan dalam Pasal 12 POJK No.34/POJK.04/2014 mensyaratkan Komite Nominasi dan Remunerasi untuk mengadakan rapat sedikitnya satu kali dalam empat bulan. Ketentuan tersebut telah diadopsi dalam Piagam Komite Nominasi dan Remunerasi sebagai pedoman penyelenggaraan rapat. Sepanjang 2025, Komite Nominasi dan Remunerasi melaksanakan 3 rapat, dengan tingkat kehadiran sebagai berikut:

Nomination and Remuneration Committee Meetings

The provisions of Article 12 in POJK No. 34/POJK.04/2014 require the Nomination and Remuneration Committee hold meetings at least once every four months. These provisions have been adopted in the Nomination and Remuneration Committee Charter as guidelines for conducting meetings. In 2025, the Nomination and Remuneration Committee held 3 meetings, with the following attendance rates:

Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attended	Tingkat Kehadiran (%) Attendance Level
Wishnutama Kusubandio*1	Ketua | Chair	3	1	100
Retno L.P. Marsudi*2		3	3	100
Ivan Rizal Sini	Anggota | Members	3	3	100
Ariani Vidya Sofjan*1		3	1	100
Mesha Rizal Sini*2		3	3	100
Sunata Tjiterosampurno*3		3	2	100

*Keterangan | Notes:
1. Efektif menjabat sampai dengan 24 Maret 2025 | Effectively served until March 24, 2025
2. Efektif menjabat setelah 24 Maret 2025 | Effectively served after March 24, 2025
3. Efektif menjabat 24 Maret 2025- sampai dengan RUPSLB 7 Agustus 2025 | Effectively served from March 24, 2025, until the Extraordinary General Meeting of Shareholders on August 7, 2025

Pelaksanaan Kegiatan Komite Nominasi dan Remunerasi

Sepanjang 2025, Komite Nominasi dan Remunerasi menjalankan fungsi nominasi dan remunerasi melalui berbagai kegiatan sesuai ruang lingkup tugas dan tanggung jawabnya, di antaranya:

Nomination and Remuneration Committee Implementation of Activities

In 2025, the Nomination and Remuneration Committee carried out its nomination and remuneration activities in accordance with its scope of duties and responsibilities, including:

1. Menelaah dan menyampaikan rekomendasi terkait calon anggota Dewan Komisaris dan Direksi yang memenuhi persyaratan kepada Dewan Komisaris untuk kemudian diajukan dalam RUPS;

2. Mengkaji data calon Direksi yang berasal dari talent pool pejabat satu tingkat di bawah Direksi, serta mengidentifikasi kandidat potensial untuk posisi Dewan Komisaris; dan

3. Menelaah dan merekomendasikan struktur remunerasi bagi Direksi dan Dewan Komisaris, termasuk komponen gaji atau honorarium, fasilitas atau tunjangan, serta tantiem.

1. Reviewed and provided recommendations concerning candidates for the Board of Commissioners and Board of Directors who met the requirements to the Board of Commissioners to be submitted to the GMS;
2. Reviewed data on prospective members for the Board of Directors from the talent pool of officials one level below the Board of Directors, as well as identified potential candidates for positions on the Board of Commissioners; and
3. Reviewed and provided recommendations for the Board of Directors and Board of Commissioners remuneration structure, including salaries or honorariums, facilities or benefits, and bonuses.

Komite GCG dan Manajemen Risiko
GCG and Risk Management Committee

Komite GCG dan Manajemen Risiko dibentuk untuk mendukung efektivitas fungsi pengawasan Dewan Komisaris atas penerapan tata kelola dan manajemen risiko BMHS, sebagaimana diatur dalam POJK No.21/POJK.04/2014 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka. Pembentukan Komite GCG dan Manajemen Risiko terakhir ditetapkan berdasarkan Surat Keputusan Dewan Komisaris Nomor 002-I/SK/KOMUT/BMHS/I/2025 tanggal 22 Januari 2025 tentang Pengangkatan Komite GCG dan Manajemen Risiko, yang kemudian diperbarui melalui Surat Keputusan Nomor 088-I/SK/KOMUT/BMHS/XII/2025 tanggal 31 Desember 2025. Dalam menjalankan tugasnya, Komite GCG dan Manajemen Risiko bertanggung jawab kepada Dewan Komisaris, dengan kewenangan pengangkatan dan pemberhentian anggotanya sepenuhnya berada pada Dewan Komisaris.

The GCG and Risk Management Committee was established to support the effectiveness of the Board of Commissioners' supervisory function over BMHS's governance implementation and risk management, as stipulated in POJK No.21/POJK.04/2014 concerning the Implementation of Corporate Governance Guidelines for Public Companies. The establishment of this Committee was most recently established pursuant to Board of Commissioners Decision No. 002-I/SK/KOMUT/BMHS/I/2025 dated January 22, 2025, regarding the Appointment of the Corporate Governance and Risk Management Committee, which was subsequently updated by Decision No. 088-I/SK/KOMUT/BMHS/ XII/2025 dated December 31, 2025. In carrying out its duties, the GCG and Risk Management Committee is responsible to the Board of Commissioners, with the authority to appoint and dismiss its members resting entirely with the Board of Commissioners.

Pedoman Kerja Komite GCG dan Manajemen Risiko

Komite GCG dan Manajemen Risiko menjalankan fungsinya berdasarkan pedoman kerja yang ditetapkan oleh Dewan Komisaris. Pedoman ini mengatur ketentuan utama mengenai Komite GCG dan Manajemen Risiko, mencakup tugas, tanggung jawab dan wewenang, tata cara dan prosedur kerja, masa jabatan, rapat, serta pelaporan kegiatan komite.

GCG and Risk Management Committee Work Guidelines

The GCG and Risk Management Committee performs its functions based on the work guidelines established by the Board of Commissioners. These guidelines regulate the main provisions concerning the GCG and Risk Management Committee, including its duties, responsibilities and authorities, work procedures and processes, term of office, meetings, and reporting of committee activities.

Komposisi dan Profil Anggota Komite GCG dan Manajemen Risiko

Komite GCG dan Manajemen Risiko terdiri atas seorang ketua yang merupakan Komisaris Independen dan seorang anggota, dengan masa jabatan 5 tahun, dan dapat diangkat kembali untuk periode berikutnya. Pada 2025, terdapat perubahan Ketua Komite GCG dan Manajemen Risiko sejalan dengan perubahan komposisi Dewan Komisaris.

GCG and Risk Management Committee Composition and Profiles

The GCG and Risk Management Committee consists of a chairperson who is an Independent Commissioner and one member, with a term of office of 5 years, who may be reappointed for the following period. In 2025, there was a change in the GCG and Risk Management Committee in line with changes in the Board of Commissioners' composition.

Jabatan Position	**22 Januari 2025 - 31 Desember 2025** January 22, 2025 - December 31, 2025	**31 Desember 2025-31 Desember 2029** December 31 2025-December 31, 2029
Ketua | Chair	Arianti Anaya	Arianti Anaya
Anggota | Member	Bernadette Eka A. Wahjoeni	Marsaulina Olivia Panjaitan

Komposisi Komite GCG dan Manajemen Risiko
GCG and Risk Management Committee Composition

Nama Name	**Jabatan** Position	**Dasar Pengangkatan** Basis of Appointment	**Periode Jabatan** Period of Office
Arianti Anaya	Ketua Chair	SK Pemberhentian dan Pengangkatan Ketua Komite GCG dan Manajemen Risiko No.002-I/SK/KOMUT/BMHS/I/2025 tanggal 22 Januari 2025. Decree on the Dismissal and Appointment of the Chairperson of the GCG and Risk Management Committee Decree No.002-I/SK/KOMUT/BMHS/I/2025 dated January 22, 2025.	2025-2029
Marsaulina Olivia Panjaitan	Anggota Member	SK Pembentukan dan Pengangkatan Anggota Komite GCG dan Manajemen Risiko 088-I/SK/KOMUT/BMHS/XII/2025 tanggal 31 Desember 2025. Establishment and Appointment of the Members of the GCG and Risk Management Committee Decree No. 088-I/SK/KOMUT/BMHS/XII/2025 dated December 31, 2025.	2025-2029

Profil Komite GCG dan Manajemen Risiko

Profil Ketua Komite, Arianti Anaya telah disampaikan pada bagian Profil Perusahaan Laporan Tahunan ini.

GCG and Risk Management Committee Profiles

The profile of the Committee Chair, Arianti Anaya, can be found in BMHS Profile section of this Annual Report.





Bernadette Eka A. Wahjoeni

Anggota
Member

(Menjabat sampai dengan 31 Desember 2025)
(In office until December 31, 2025)

Warga Negara Indonesia | Indonesian Citizen

Usia | Age: 64 tahun/years

Domisili | Domicile: Jakarta, Indonesia

Beliau meraih gelar Dokter di Fakultas Kedokteran (FK) Universitas Sebelas Maret, Surakarta (1987), dan meraih gelar Magister Manajemen RS dari FK Universitas Gadjah Mada, Yogyakarta (2021). Beliau juga menyelesaikan program Fellowship ISQua (FISQua) I & II serta Program Specialist FISQua (2020 dan 2021), serta pelatihan verifikasi internal, audit coding CDCAP (2023).

Beliau memulai karier sebagai Kepala Puskesmas Maga dan Panyabungan Jahe Dinas Kesehatan Provinsi Sumatera Utara (1987-1991), Staf hingga Kabid Pelayanan RS Fatmawati (1991-2008), dan Ketua Komite Keselamatan Pasien Rumah Sakit (KPRS) RS Fatmawati (2008-2011). Beliau berkarir di Direktorat Bina Upaya Kesehatan Rujukan, Direktorat Jenderal Bina Upaya Kesehatan, Kementerian Kesehatan RI (2011-2016) sebagai Kepala Sub Direktorat RS Pendidikan dan Kepala Sub Direktorat Akreditasi RS dan Sarana Kesehatan Lainnya. Kemudian, Beliau menjabat sebagai Kepala Sub Direktorat Mutu dan Akreditasi Pelayanan Kesehatan Rujukan dan Administrator Kesehatan di Direktorat Mutu dan Akreditasi Pelayanan Kesehatan, Ditjen Pelayanan Kesehatan, Kementerian Kesehatan RI (2016-2018). Selain itu Beliau juga menjabat sebagai Surveyor dan Pembimbing Akreditasi RS di Komisi Akreditasi Rumah Sakit (2004). Beliau juga aktif di organisasi perumahsakitan Asosiasi Rumah Sakit Pendidikan Indonesia (ARSPI) sebagai Sekretaris Jenderal ARSPI periode 2022-2025.

Beliau tidak memiliki rangkap jabatan baik di dalam maupun di luar BMHS.

She obtained a Doctor's degree at the Faculty of Medicine (FK) Universitas Sebelas Maret, Surakarta (1987), and holds a Master's degree in Hospital Management from FK Universitas Gadjah Mada, Yogyakarta (2021). Also completed the ISQua (FISQua) I & II Fellowship program as well as the FISQua Specialist Program (2020 and 2021), internal verification training, audit coding CDCAP (2023).

She started her career as Head of the Puskesmas Maga and Panyabungan Jahe, North Sumatra Provincial Health Service (1987-1991), Staff to Head of Services at RS Fatmawati (1991-2008), and Chair of the Hospital Patient Safety Committee (KPRS) at RS Fatmawati (2008-2011). Served at Direktorat Bina Upaya Kesehatan Rujukan, Direktorat Jenderal Bina Upaya Kesehatan, Republic of Indonesia Ministry of Health (2011-2016) as Head of the Sub-Directorate of Teaching Hospitals and Head of the Sub-Directorate of Accreditation of Hospitals and Other Health Facilities. Then, served as Head of the Sub-Directorate of Quality and Accreditation of Referral Health Services and Health Administrator at the Directorate of Quality and Accreditation of Health Services, Directorate General of Health Services, Indonesian Ministry of Health (2016-2018). Also served as Surveyor and Hospital Accreditation Supervisor at Komisi Akreditasi Rumah Sakit (2004). Is also active in the hospital organization in the Asosiasi Rumah Sakit Pendidikan Indonesia (ARSPI) as Secretary General of ARSPI for the (2022-2025) period.

She does not hold any concurrent positions either inside or outside BMHS.

Pernyataan Independensi Komite GCG dan Manajemen Risiko

BMHS menerapkan prinsip independensi dalam pembentukan dan pelaksanaan tugas Komite GCG dan Manajemen Risiko. Komite ini beranggotakan profesional independen yang memenuhi persyaratan kompetensi dan integritas, sehingga dapat menjalankan perannya secara objektif dan bebas dari benturan kepentingan. Komite GCG dan Manajemen Risiko tidak memiliki hubungan afiliasi dengan Dewan Komisaris, Direksi, dan pemegang saham BMHS.

Tugas dan Tanggung Jawab Komite GCG dan Manajemen Risiko

Komite GCG dan Manajemen Risiko bertugas melakukan pemantauan dan memberikan nasihat kepada Direksi terkait penerapan tata kelola dan manajemen risiko di BMHS. Komite menelaah kesesuaian praktik tata kelola dan kecukupan prosedur serta metodologi pengelolaan risiko yang diterapkan BMHS, guna memastikan pengelolaan usaha berada dalam tingkat risiko yang dapat diterima dan mendukung keberlanjutan BMHS.

Peningkatan Kompetensi Komite GCG dan Manajemen Risiko

Komite GCG dan Manajemen Risiko mengikuti program pelatihan dan pengembangan kompetensi, berupa seminar, konferensi, *workshop* terkait industri pelayanan kesehatan, perkembangan regulasi terbaru, dan topik-topik lain yang relevan dengan pelaksanaan tugasnya. Sepanjang 2025, Komite GCG dan Manajemen Risiko telah mengikuti beberapa pelatihan, di antaranya:

GCG and Risk Management Committee Statement of Independence

BMHS applies the principle of independence in the formation and implementation of the Risk Management Committee's duties. This committee consists of independent professionals who meet the requirements of competence and integrity, so they can carry out their roles objectively and free from conflicts of interest. The GCG and Risk Management Committee has no affiliation with the Board of Commissioners, Board of Directors, and shareholders of BMHS.

GCG and Risk Management Committee Duties and Responsibilities

The GCG and Risk Management Committee's duties include monitoring and advising the Board of Directors on the implementation of governance and risk management within BMHS. The Committee reviews the appropriateness of governance practices and the adequacy of BMHS's risk management procedures and methodologies, to ensure that business management is within an acceptable level of risk and supports the sustainability of BMHS.

GCG and Risk Management Committee Competency Development

The GCG and Risk Management Committee participates in competency training and development programs, including seminars, conferences, and workshops related to the healthcare industry, the latest regulatory developments, and other topics relevant to the performance of their duties. In 2025, the GCG and Risk Management Committee participated in the following training programs:

No.	Tanggal Pelatihan Training Date	Nama Pelatihan Training Name	Penyelenggara Organizer
1	10-13 Februari 2025 February 10-13, 2025	Pelatihan Audit dan Supervisi PPI RS PPI Hospital Audit and Supervision Training	KARS
2	26-27 Juli 2025 July 26-27, 2025	Pelatihan Starkes 2024 Bidang Manajemen Starkes 2024 Training in Management	KARS
3	13-14 Agustus 2025 August 13-14, 2025	Certified Hospital Management Standard Evaluator Expert (CHMEE) Certified Hospital Management Standard Evaluator Expert (CHMEE)	KARS
4	4-7 Agustus 2025 August 4-7, 2025	Pengembangan Keprofesian Berkelanjutan (WS Teknik Telusur Bid Manajemen dan Alur Pelayanan di RS Continuing Professional Development (WS Tracking Techniques in Hospital Management and Service Flow)	Kemenkes-PITSELNAS IX KARS

Pelaksanaan Rapat Komite GCG dan Manajemen Risiko

Pedoman kerja Komite GCG dan Manajemen Risiko mengatur tentang pelaksanaan rapat Komite sedikitnya satu kali dalam 4 bulan. Sepanjang 2025, Komite GCG dan Manajemen Risiko telah melaksanakan 14 rapat, dengan tingkat kehadiran sebagai berikut:

GCG and Risk Management Committee Implementation of Meetings

The GCG and Risk Management Committee work guidelines stipulate that the Committee must hold at least one meeting every four months. In 2025, the GCG and Risk Management Committee held 14 meetings, with the following attendance rates:

Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attended	Tingkat Kehadiran (%) Attendance Level
Arianti Anaya	Ketua | Chair	14	14	100
Bernadette Eka A. Wahjoeni	Anggota | Member	14	14	100

Keterangan: *) Efektif menjabat setelah 31 Desember 2025
Note: *) Effectively served after December 31, 2025

Pelaksanaan Kegiatan Komite GCG dan Manajemen Risiko

Sepanjang 2025, Komite GCG dan Manajemen Risiko menjalankan fungsi pengawasan melalui berbagai kegiatan sesuai ruang lingkup tugas dan tanggung jawabnya, di antaranya:

1. Menyusun dan menelaah Laporan Profil Risiko, Laporan Kegiatan Komite GCG dan Manajemen Risiko, Laporan Tata Kelola Terintegrasi, serta Laporan Hasil Kunjungan.
2. Menelaah dan memberikan rekomendasi kepada Dewan Komisaris mengenai aspek risiko atas berbagai usulan Direksi yang memerlukan persetujuan Dewan Komisaris, antara lain terkait perubahan anggaran dasar, penambahan penyertaan modal, penjaminan aset perusahaan, usulan pembelian saham, *Hospital Bylaws*, pedoman tata kelola pengadaan barang dan jasa, dan RKAP PT Bundamedik Tbk Tahun 2025.
3. Melakukan visitasi pengawasan ke unit-unit usaha, serta membangun komunikasi dan koordinasi terkait isu-isu yang menjadi perhatian Komite.
4. Berkoordinasi dengan unit-unit kerja BMHS untuk membahas berbagai isu terkait penerapan GCG dan Manajemen Risiko.

GCG and Risk Management Committee Implementation of Activities

In 2025, the GCG and Risk Management Committee performed its supervisory function through activities in accordance with its scope of duties and responsibilities, including:

1. Prepared and reviewed the Risk Profile Report, the GCG and Risk Management Committee Activity Report, the Integrated Governance Report, and the Visit Results Report.
2. Reviewed and provided recommendations to the Board of Commissioners regarding any risk aspects in proposals from the Board of Directors that required the Board of Commissioners' approval, including those related to amendments to the articles of association, additional capital participation, Company asset guarantees, proposed share purchases, hospital bylaws, guidelines for the governance of goods and services procurement, and the 2025 RKAP Work Plan and Budget (RKAP) of PT Bundamedik Tbk.
3. Conducted supervisory visits to business units, as well as established communication and coordination regarding issues of concern to the Committee.
4. Coordinated with BMHS's work units to discuss issues related to the GCG implementation and Risk Management.

Sekretaris Perusahaan
Corporate Secretary

Fungsi Sekretaris Perusahaan dibentuk untuk memperkuat efektivitas hubungan kerja antara Direksi dan Dewan Komisaris, mendorong penerapan praktik governansi korporat yang baik, serta memastikan terselenggaranya komunikasi yang teratur, transparan, dan efektif dengan pemegang saham maupun pemangku kepentingan lainnya, sesuai dengan ketentuan POJK No.35/POJK.04/2014. Sekretaris Perusahaan diangkat dan diberhentikan melalui Keputusan Direksi dan bertanggung jawab langsung kepada Direktur Utama.

The Corporate Secretary function was established to strengthen the effectiveness of working relationships between the Board of Directors and the Board of Commissioners, to encourage the implementation of good governance practices, and to ensure regular, transparent, and effective communication with shareholders and other stakeholders, in accordance with the provisions of POJK No.35/POJK.04/2014. The Corporate Secretary is appointed and dismissed by a Board of Directors' decision and reports directly to the President Director.

Profil Sekretaris Perusahaan
Corporate Secretary Profile



Josephine Tobing

Sekretaris Perusahaan
Corporate Secretary

Warga Negara Indonesia | Indonesian Citizen

Usia | Age: 44 tahun/years

Domisili | Domicile: Jakarta, Indonesia

Beliau menjabat sebagai Sekretaris Perusahaan dengan dasar hukum pengangkatan Surat Keputusan Pengangkatan Sekretaris Perusahaan No. 010-I/SK/DIR/III/2021 tanggal 12 Maret 2021.

She serves as Corporate Secretary based on the legal basis of appointment of Corporate Secretary Appointment Decree No. 010-I/SK/DIR/III/2021 dated March 12, 2021.

Beliau memperoleh gelar Sarjana Hukum dari Universitas Katolik Parahyangan pada 2003 dan gelar Magister Hukum Kesehatan dari Universitas Katolik Soegijapranata pada 2008.

She obtained a Bachelor's degree in Law from Universitas Katolik Parahyangan in (2003), and a Master's degree in Health Law from Universitas Katolik Soegijapranata in (2008).

Beliau memulai karier sebagai Associate di Martin, Ibrahim and Partner Law Firm (2004-2005), dilanjutkan sebagai Senior Lawyer di STAMP Law Firm (2005-2014), dan terakhir menjabat sebagai GM Corporate Legal di PT Bundamedik Tbk (sejak 2014).

She started her career as an Associate at Martin, Ibrahim and Partner Law Firm (2004-2005), continued as a Senior Lawyer at STAMP Law Firm (2005-2014), and most recently served as GM Corporate Legal at PT Bundamedik Tbk (since 2014).

Beliau tidak memiliki rangkap jabatan baik di dalam maupun di luar BMHS.

She does not hold any concurrent positions either inside or outside BMHS.

Tugas dan Tanggung Jawab Sekretaris Perusahaan

Sekretaris Perusahaan melaksanakan fungsi kesekretariatan, komunikasi, kepatuhan, serta aspek hukum, termasuk tugas lain yang diberikan oleh Direktur Utama. Adapun tugas dan tanggung jawab Sekretaris Perusahaan mencakup:

1. Memantau perkembangan Pasar Modal khususnya ketentuan dan peraturan perundang-undangan yang berlaku.
2. Memberikan masukan kepada Direksi dan Dewan Komisaris terkait pemenuhan kewajiban dan kepatuhan terhadap regulasi Pasar Modal.
3. Mendukung Direksi dan Dewan Komisaris dalam penerapan governansi korporat, yang mencakup:
   a. Penyampaian informasi secara terbuka kepada publik, termasuk pemutakhiran informasi pada situs web BMHS;
   b. Penyampaian laporan kepada Otoritas Jasa Keuangan (OJK) secara tepat waktu;
   c. Penyelenggaraan dan pendokumentasian Rapat Umum Pemegang Saham;
   d. Penyelenggaraan dan pendokumentasian rapat Direksi dan Dewan Komisaris; serta
   e. Fasilitas program orientasi bagi anggota Direksi dan Dewan Komisaris yang baru diangkat.
4. Bertindak sebagai penghubung antara BMHS dan pemegang saham, Otoritas Jasa Keuangan, serta pemangku kepentingan lainnya; dan
5. Mewakili BMHS dalam komunikasi dengan otoritas pasar modal sesuai kewenangan yang diberikan.

Corporate Secretary's Duties and Responsibilities

The Corporate Secretary performs secretarial, communication, compliance, and legal functions, including other duties assigned by the President Director. The Corporate Secretary's duties and responsibilities include the following:

1. Monitors Capital Market developments, particularly applicable laws and regulations.
2. Provides input to the Board of Directors and Board of Commissioners concerning fulfillment of obligations and compliance with Capital Market regulations.
3. Supports the Board of Directors and Board of Commissioners in corporate governance implementation, which includes:
   a. Disclosure of information to the public, including updating information on BMHS's website;
   b. Submitting reports to the Financial Services Authority (OJK) in a timely manner;
   c. Organizing and documenting the General Meetings of Shareholders;
   d. Organizing and documenting Board of Directors and Board of Commissioners meetings; and
   e. Facilitating orientation programs for newly appointed members to the Board of Directors and Board of Commissioners.
4. Acts as a liaison between BMHS and shareholders, Financial Services Authority (OJK), and other stakeholders; and
5. Represents BMHS in communications with capital market authorities in accordance with the authority granted.

Peningkatan Kompetensi

Sekretaris Perusahaan mengikuti program pelatihan dan pengembangan kompetensi, berupa seminar, konferensi, *workshop* terkait regulasi tentang pasar modal, fungsi sekretaris perusahaan, industri pelayanan kesehatan, dan topik-topik lain yang relevan dengan pelaksanaan tugasnya. Sepanjang 2025, Sekretaris Perusahaan telah mengikuti beberapa pelatihan, di antaranya:

Competency Development

The Corporate Secretary participates in competency training and development programs, including seminars, conferences, and workshops related to capital market regulations, corporate secretary functions, the healthcare industry, and other topics relevant to the performance of their duties. In 2025, the Corporate Secretary participated in several training programs, including:

No.	Tanggal Pelatihan Training Date	Nama Pelatihan Training Name	Penyelenggara Organizer
1	24 Februari 2025 February 24, 2025	ESG Disclosure: Peran Corporate Secretary dalam Penyampaian ESG Metrics melalui SPE-IDXnet ESG Disclosure: The Role of the Corporate Secretary in Reporting ESG Metrics via SPE-IDXnet	ICSA

No.	Tanggal Pelatihan Training Date	Nama Pelatihan Training Name	Penyelenggara Organizer
2	6 Maret 2025 March 6, 2025	ESG Risk Governance: Peran Corporate Secretary dalam Tata Kelola dan Pelaporan Risiko ESG ESG Risk Governance: The Role of the Corporate Secretary in ESG Risk Governance and Reporting	ICSA
3	10 Maret 2025 March 10, 2025	Enterprise Risk Management Fundamental	PT BMHS Diklat Indonesia
4	17 April 2025 April 17, 2025	Peran Corporate Secretary dalam Mendorong Governansi, Manajemen Risiko, dan Kepatuhan (GRK) yang Baik The Role of the Corporate Secretary in Promoting Good Governance, Risk Management, and Compliance (GRM)	ICSA
5	22 Juli 2025 July 22, 2025	Embracing Diversity, Equality, Inclusion in The Workplace	ICSA
6	29 Agustus 2025 August 29, 2025	A Risk-Based Approach to ESG: Building Resilient, Responsible Businesses	ICSA
7	1 Oktober 2025 October 1, 2025	From Policy to Impact: Best Practice in ESG Journey	ICSA
8	29 Oktober 2025 October 29, 2025	Integrasi Cyber Security dalam Good Corporate Governance (GCG): Peran Penting Corporate Secretary	ICSA
9	13 November 2025 November 13, 2025	IFRS 1 & 2 Update and Practical Insights for Public Companies	ICSA
10	18 November 2025 November 18, 2025	Leadership Coaching Mastermind : Coaching That Ignites Leader's Influence	Coaching Yuk
11	19-20 November 2025 November 19–20, 2025	Masterclass Perlindungan Data Pribadi : ROPA-DPIA, Data Flow dan Data Transfer Masterclass on Personal Data Protection: ROPA-DPIA, Data Flow, and Data Transfer	Hukumonline
12	25 November 2025 November 25, 2025	Kepatuhan ESG bagi Profesional Hukum : Dari Prinsip Hingga Implementasi ESG Compliance for Legal Professionals: From Principles to Implementation	Hukumonline
13	1 Desember 2025 December 1, 2025	Membangun Sistem Whistleblowing yang Efektif dan Berintegritas Berbasis ISO 37002:2021 Building an Effective and Ethical Whistleblowing System Based on ISO 37002:2021	ICSA

Pelaksanaan Kegiatan Sekretaris Perusahaan

Sepanjang 2025, Sekretaris Perusahaan menjalankan fungsi kesekretariatan dan *liaison officer* melalui berbagai kegiatan sesuai ruang lingkup tugas dan tanggung jawabnya, di antaranya:

1. Mengagendakan serta mengoordinasikan rapat Dewan Komisaris dan Direksi, termasuk menyiapkan dokumentasi hasil rapat;
2. Mengatur pelaksanaan RUPS sesuai ketentuan yang berlaku dan mempublikasikan agenda serta hasilnya melalui situs web BMHS dan media yang ditetapkan regulator;
3. Menyampaikan keterbukaan informasi kepada OJK dan Bursa terkait aksi korporasi, laporan BMHS, dan informasi lain yang menjadi perhatian regulator;
4. Memfasilitasi komunikasi antara BMHS dengan OJK, Bursa, pemegang saham, calon investor, dan pemangku kepentingan lainnya;

Corporate Secretary's Implementation of Activities

In 2025, the Corporate Secretary carried out secretarial and liaison officer functions through the following activities in accordance with their scope of duties and responsibilities, including:

1. Scheduled and coordinated Board of Commissioners and Board of Directors meetings, including documented the meeting results;
2. Arranged GMS in line with applicable regulations and published the agenda and results through BMHS's website and media designated by the regulator;
3. Submitted information disclosure to Financial Services Authority (OJK) and the Stock Exchange concerning corporate actions, Company reports, and other information of interest to regulators;
4. Facilitated the communication between BMHS and Financial Services Authority (OJK), the Stock Exchange, shareholders, potential investors, and other stakeholders;

5. Mendukung Direksi dalam pengelolaan administrasi dan pemenuhan kewajiban kepatuhan.

5. Supported the Board of Directors in administrative management and compliance obligations.

Unit Internal Audit
Internal Audit Unit

Unit Internal Audit merupakan fungsi pengawasan internal BMHS yang bertugas mendukung efektivitas tata kelola, pengendalian internal, dan manajemen risiko di seluruh unit usaha. Unit Internal Audit bekerja secara independen untuk memberikan penilaian objektif atas kecukupan proses bisnis, memfasilitasi penerapan manajemen risiko, serta berkoordinasi dengan unit pengawas internal di rumah sakit dan entitas anak guna memastikan pengawasan berjalan terpadu di seluruh ekosistem BMHS. Seiring dengan perubahan struktur organisasi, unit Internal Audit & Risk Management (IARM) telah disesuaikan menjadi Internal Audit, sejalan dengan fungsi Risk Management yang dialihkan ke Corporate Secretary sejak Desember 2024.

The Internal Audit Unit is BMHS's internal oversight function that supports the effectiveness of governance, internal control, and risk management across all business units. The Internal Audit Unit works independently to provide objective assessments of the adequacy of business processes, to facilitate the implementation of risk management, and to coordinate with internal supervisory units in hospitals and subsidiaries to ensure integrated supervision across BMHS's ecosystem. In line with organizational restructuring, the Internal Audit & Risk Management (IARM) unit was renamed Internal Audit, in line with the Risk Management function being transferred to the Corporate Secretary in December 2024.

Struktur dan Kedudukan

Unit Kerja Internal Audit dipimpin oleh Kepala Unit Internal Audit PT Bundamedik Tbk yang bertanggung jawab langsung kepada Direktur Utama. Pengangkatan dan pemberhentian Kepala Unit Internal Audit dilakukan oleh Direktur Utama dengan persetujuan Dewan Komisaris. Kepala Unit Kerja Internal Audit memimpin Auditor Pelaksana dan bertanggung jawab atas pelaksanaan audit internal serta pengawasan pengendalian internal di seluruh unit usaha BMHS. Tugas ini juga mencakup koordinasi dengan Satuan Pengawas Internal (SPI) di unit rumah sakit serta dengan unit internal audit pada entitas anak untuk memastikan pengawasan internal berjalan secara terpadu.

Structure and Position

The Internal Audit Work Unit is led by the Head of the Internal Audit Unit of PT Bundamedik Tbk, who reports directly to the President Director. The appointment and dismissal of the Head of the Internal Audit Unit is carried out by the President Director with the approval of the Board of Commissioners. The Head of the Internal Audit Work Unit leads the Executive Auditors and is responsible for conducting internal audits and supervising internal controls in all Company business units. These duties also include coordinating with the Internal Audit Unit (SPI) in the hospital units, and with the internal audit unit in the subsidiaries entities to ensure that internal supervision is carried out in an integrated manner.

Unit Kerja Internal Audit terdiri atas satu Kepala Unit dan tujuh auditor korporat. Dari tujuh auditor tersebut, lima auditor juga menjalankan fungsi sebagai Satuan Pengawas Internal (SPI) untuk rumah sakit yang berada di wilayah Jabodetabek. Untuk rumah sakit di luar Jabodetabek, pengawasan internal dilakukan oleh pegawai SPI yang ditempatkan khusus di masing-masing rumah sakit. Selain itu, Tiga entitas anak usaha memiliki auditor internal masing-masing, yang tetap berada dalam koordinasi Unit Kerja Internal Audit.

The Internal Audit Unit consists of one Head and seven corporate auditors. Of the seven auditors, five also serve as Internal Audit Units (SPI) for hospitals located in the Greater Jakarta area. For hospitals outside the Greater Jakarta area, internal audit is carried out by SPI employees who are specifically assigned to each hospital. In addition, three subsidiaries have their own internal auditors, who remain under the coordination of the Internal Audit Unit.



Tubagus Adi Satria Prakasa

Kepala Divisi Internal Audit
Head of Internal Audit Division

Warga Negara Indonesia | Indonesian Citizen

Usia | Age: 41 tahun/years

Domisili | Domicile: Jakarta, Indonesia

Beliau menjabat sebagai Kepala Divisi Internal Audit dengan dasar hukum pengangkatan Surat Keputusan Direksi No. 028-1/SK/DIRUT/VI/2022 tanggal 7 Juni 2022 tentang Pengangkatan Head of Internal Audit.

He serves as Head of the Internal Audit Division based on the legal appointment in the Board of Directors Decree No. 028-1/SK/DIRUT/VI/2022 dated June 7, 2022 concerning the Appointment of the Head of Internal Audit.

Beliau memperoleh gelar Sarjana Ekonomi dari program studi Ekonomi Pembangunan Fakultas Ekonomi dari Universitas Katolik Parahyangan pada 2005 dan gelar Magister Ekonomi dari program MPKP Fakultas Ekonomi dari Universitas Indonesia pada 2009.

He obtained a Bachelor of Economics degree from the Development Economics study program, Faculty of Economics, Universitas Katolik Parahyangan in 2005 and his Master of Economics degree from the MPKP program, Faculty of Economics, Universitas Indonesia in 2009.

Riwayat jabatan beliau di antaranya sebagai Anggota Komite Manajemen Risiko-Dewan Pengawas BPJS Kesehatan RI (2016-2021) dan Koordinator Anggota Komite Non Dewan Pengawas BPJS Kesehatan (2019-2021). Selanjutnya beliau bergabung di PT Bundamedik Tbk sebagai Kepala Divisi Kebijakan, Risiko, dan Kepatuhan (sejak 2021).

His career includes being a Member of the Risk Management Committee- of the BPJS Kesehatan RI Supervisory Board (2016-2021) and Coordinator of Non-Supervisory Board Committee Members of BPJS Kesehatan (2019-2021). He joined PT Bundamedik Tbk as Head of the Policy, Risk, and Compliance Division (since 2021).

Saat ini, beliau memiliki rangkap jabatan sebagai Anggota Komite Audit PT Morula Indonesia (sejak 2023).

Currently, he holds a concurrent position as Member of the Audit Committee of PT Morula Indonesia (since 2023).

Tugas dan Tanggung Jawab

Unit Kerja Internal Audit menjalankan fungsi pengawasan internal, dengan ruang lingkup tugas dan tanggung jawab mencakup:

1. Menyusun dan melaksanakan rencana kerja audit internal tahunan yang ditetapkan oleh Direktur Utama setelah memperoleh pertimbangan Dewan Komisaris *c.q.* Komite Audit selambatnya pada Desember sebelum tahun berjalan;

Duties and Responsibilities

The Internal Audit Unit internal supervisory duties and responsibilities include:

1. Preparing and implementing the annual internal audit work plan detemined by the President Director after obtaining consideration from the Board of Commissioners c.q. Audit Committee no later than December before the current year;

2. Melakukan pengujian dan evaluasi atas efektivitas pengendalian internal dan sistem manajemen risiko sesuai dengan kebijakan BMHS;
3. Mendampingi proses Audit Eksternal (KAP), termasuk tahapan *closing* secara berkala;

4. Mereviu laporan keuangan tahunan yang disusun Direktorat Keuangan sebelum disampaikan kepada auditor eksternal dan regulator;
5. Melakukan pemeriksaan dan penilaian secara berkala atas kecukupan dan efektivitas pengendalian maupun manajemen risiko di seluruh aspek (keuangan, operasional pelayanan, SDM, TI, komersial, pengembangan usaha, kesekretariatan, dan lainnya);
6. Memberikan informasi dan rekomendasi perbaikan yang objektif kepada manajemen berdasarkan hasil pemeriksaan;
7. Melaporkan hasil pemeriksaan beserta tindak lanjutnya secara berkala (triwulanan) kepada Direktur Utama, dengan tembusan kepada Komisaris Utama *c.q.* Ketua Komite Audit;
8. Melaporkan kejadian signifikan yang berkaitan dengan sistem pengendalian manajemen serta mengidentifikasi kebutuhan perbaikan pengendalian internal;
9. Memantau, menganalisis, dan melaporkan pelaksanaan tindak lanjut rekomendasi yang berasal dari audit internal maupun audit eksternal;
10. Berkoordinasi dengan Komite Audit melalui pertemuan berkala atau insidentil untuk membahas perkembangan pemeriksaan dan memperoleh masukan;
11. Memberikan konsultasi kepada unit kerja, unit usaha, dan entitas anak terkait pengendalian internal, tata kelola, dan manajemen risiko apabila diperlukan;
12. Menyusun program evaluasi mutu audit internal yang telah dilakukan; dan
13. Melaksanakan pemeriksaan khusus berdasarkan penugasan Direktur Utama dengan tetap menjaga independensi auditor internal.

Pedoman Kerja

Unit kerja Internal Audit menjalankan fungsinya berdasarkan pedoman kerja yang disusun dengan mengacu pada UU No. 8 Tahun 1995 tentang Pasar Modal, UU No. 21 Tahun 2011 tentang Otoritas Jasa Keuangan, dan POJK No.56/POJK.04/2015 Tahun 2015 tentang Pembentukan dan Pedoman Penyusunan

2. Testing and evaluating the effectiveness of internal controls and risk management systems in accordance with BMHS's policies;
3. Providing assistance in the External Audit (KAP) process, including the closing stage on a regular basis;
4. Reviewing the annual financial statements prepared by the Finance Directorate before they are submitted to external auditors and regulators;
5. Conducting periodic reviews and assessments of the adequacy and effectiveness of the controls and risk management in all aspects (finance, service operations, HC, IT, commercial, business development, secretarial, and others);

6. Providing objective information and recommendations for improvements to management based on the results of the examinations;
7. Reporting the audit results and follow-up periodically (quarterly) to the President Director, with a copy to the President Commissioner c.q. Chair of the Audit Committee;
8. Reporting significant events related to the management control system and identifying the need for internal control improvements;

9. Monitoring, analyzing, and reporting the implementation of follow-up recommendations from internal and external audits;
10. Cooperating with the Audit Committee through regular or incidental meetings to discuss audit developments and to obtain input;

11. Providing consultation to work units, business units, and subsidiaries concerning internal control, governance, and risk management if necessary;

12. Developing an evaluation program on the quality of internal audits conducted; and
13. Conducting special audits based on assignments from the President Director while maintaining the independence of internal auditors.

Division Work Guidelines

The Internal Audit unit performs its functions based on work guidelines prepared with reference to Law No. 8 of 1995 concerning Capital Markets, Law No. 21 of 2011 concerning Financial Services Authority, and POJK No.56/POJK.04/2015 of 2015 concerning the Establishment and Guidelines for the Preparation of

Piagam Unit Audit Internal. Pedoman kerja atau Piagam Audit Internal tersebut telah mendapat persetujuan Dewan Komisaris, dan ditetapkan oleh Direksi pada 7 Juni 2022. Pedoman ini memuat ketentuan mengenai tugas, tanggung jawab dan wewenang, struktur dan kedudukan, kode etik, persyaratan auditor internal, dan pertanggungjawaban Unit Audit Internal.

Internal Audit Unit Charters. These work guidelines or Internal Audit Charter were approved by the Board of Commissioners and ratified by the Board of Directors on June 7, 2022. These guidelines contain provisions concerning the Internal Audit Unit duties, responsibilities and authorities, structure and position, code of ethics, internal auditor requirements, and accountability.

Sertifikasi dan Pelatihan

Unit kerja Internal Audit didukung oleh auditor internal yang memiliki kompetensi sesuai bidangnya dan memenuhi kualifikasi yang dipersyaratkan oleh regulasi. Kepala Unit Internal Audit, Tubagus Adi Satria Prakasa telah mengikuti sertifikasi *Enterprise Risk Management Certified Professional* yang diterbitkan ERMA dan CRMS. Unit kerja Internal Audit mengikuti program pelatihan dan pengembangan kompetensi, berupa seminar, konferensi, *workshop* terkait audit internal dan manajemen risiko, perubahan regulasi, industri pelayanan kesehatan, dan topik-topik lain yang relevan dengan pelaksanaan tugasnya. Sepanjang 2025, Internal Audit telah mengikuti beberapa pelatihan, di antaranya:

Certification and Training

The Internal Audit unit is supported by internal auditors who have expertise in their respective fields and meet the qualifications required by regulations. The Head of the Internal Audit Unit, Tubagus Adi Satria Prakasa, has obtained the Enterprise Risk Management Certified Professional certification issued by ERMA and CRMS. The Internal Audit unit participates in training and competency development programs, including seminars, conferences, and workshops related to internal audit and risk management, regulatory changes, the healthcare industry, and other topics relevant to the performance of its duties. In 2025, Internal Audit participated in the following training programs:

No.	Tanggal Pelatihan Training Date	Nama Pelatihan Training Name	Penyelenggara Organizer
1	23 –24 Juni 2025 | June 23-24, 2025	*Workshop* Audit Mutu Internal Internal Quality Audit Workshop	PT BMHS Diklat Indonesia
2	4 Maret 2025 | March 4, 2025	Business Process Improvement	LinkedIn Learning
3	5 Maret 2025 | March 5, 2025	Finance Foundations: Corporate Governance	
4	16 Maret 2025 | March 16, 2025	Audit & Due Diligence Foundations	
5	24 Maret 2025 | March 24, 2025	ESG Disclosure and Compliance	
6	1 Mei 2025 | May 1, 2025	Accounting Foundations: Internal Controls	
7	3 Juni 2025 | June 3, 2025	Finance Strategies For Business Leaders	
8	8 Juli 2025 | July 8, 2025	Strategic Planning Foundations	

Pelaksanaan Rapat dan Kegiatan Divisi Internal Audit

Unit Kerja Internal Audit secara berkala melaksanakan rapat dengan Dewan Komisaris, Direksi, dan Komite Audit, untuk membahas penugasan terkait sistem pengendalian internal dan manajemen risiko BMHS, dengan tingkat kehadiran sebagai berikut:

Implementation of Internal Audit Division Meetings and Activities

The Internal Audit Work Unit regularly holds meetings with the Board of Commissioners, Board of Directors, and Audit Committee to discuss assignments related to BMHS's internal control and risk management systems, with the following attendance rates:

Rapat Meetings	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attended	Tingkat Kehadiran (%) Attendance Level
Rapat dengan Dewan Komisaris Meetings with the Board of Commissioners	4	4	100
Rapat dengan Direksi Meetings with the Board of Directors	12	12	100
Rapat dengan Komite Audit Meetings with the Audit Committee	4	4	100
Rapat dengan Anggota Audit Internal Meetings with Internal Audit Members	12	8	100
Rapat dengan Satuan Pengawas Internal Rumah Sakit Meetings with Hospital Internal Audit Units	12	10	100.

Sepanjang 2025, Unit Kerja Internal Audit telah melaksanakan seluruh program dalam Rencana Kerja Internal Audit, yang mencakup pemeriksaan rutin, pemeriksaan khusus, dan pemantauan kepatuhan. Pemeriksaan rutin dilakukan pada seluruh unit rumah sakit dan anak usaha BMHS, yang mencakup 8 RS dan 7 entitas anak usaha. Selain itu, Unit Kerja Internal Audit juga melaksanakan 8 pemeriksaan khusus sesuai penugasan, serta memberikan rekomendasi kepada *auditee* dan memantau tindak lanjutnya secara berkala.

In 2025, the Internal Audit Work Unit carried out all programs in the Internal Audit Work Plan, which included routine audits, special audits, and compliance monitoring. Routine audits were conducted in all hospital units and subsidiaries of BMHS, covering 8 hospitals and 7 subsidiaries. In addition, the Internal Audit Unit also conducted 8 special audits as assigned, provided recommendations to the auditees, and monitored their follow-up actions on a regular basis.

Dalam pemantauan kepatuhan, Unit Kerja Internal Audit melakukan berbagai kegiatan meliputi monitoring inventarisasi persediaan dan kas, penelaahan kesesuaian aset dalam proses mutasi atau penghapusan, pemantauan pengadaan barang dan jasa, serta inventarisasi aset tahunan. Pemantauan juga mencakup tindak lanjut hasil audit, daftar risiko rumah sakit, dan kepatuhan unit RS terhadap sistem pengendalian internal.

In monitoring compliance, the Internal Audit Work Unit conducts other activities including monitoring inventory and cash, reviewing the suitability of assets in the transfer or disposal process, monitoring the procurement of goods and services, and conducts annual asset inventories. Monitoring also includes following up on audit results, hospital risk lists, and the compliance of hospital units with internal control systems.

Untuk memperoleh gambaran mendalam atas isu kepatuhan dan pengendalian internal, divisi melakukan reviu atas beberapa kajian, termasuk kajian atas prosedur operasional keuangan RS dan kajian terkait keamanan data. Unit Kerja Internal Audit juga melaksanakan pemantauan terkait aset opname pada seluruh unit rumah sakit, menyosialisasikan kembali kode etik, kebijakan antikorupsi, dan penggunaan *whistleblowing system* (WBS), serta menindaklanjuti laporan pelanggaran yang diterima. Selain itu, divisi turut mengoordinasikan pengumpulan pakta integritas pegawai dan vendor aktif sepanjang 2025.

To gain an in-depth understanding of compliance and internal control issues, the division reviewed several studies, including studies on hospital financial operating procedures and data security. The Internal Audit Unit also monitored asset inventory across all hospital units, re-socialized the code of ethics, anti-corruption policies, and the use of the whistleblowing system (WBS), and followed up on reports of violations received. In addition, the division coordinated the collection of integrity pacts from employees and active vendors throughout 2025.

Sebagai bagian dari penguatan pengendalian internal, Unit Kerja Internal Audit juga menyusun Pedoman Sistem Pengendalian Internal (SPI) RS sebagai acuan pelaksanaan SPI di seluruh unit RS. Secara keseluruhan, Unit Kerja Internal Audit menjalankan pemantauan, analisis, dan pelaporan untuk memastikan kecukupan serta efektivitas sistem pengendalian internal BMHS.

As part of strengthening internal control, the Internal Audit Work Unit also compiled Hospital Internal Control System (SPI) Guidelines as a reference for implementing SPI in all hospital units. Overall, the Internal Audit Work Unit carries out monitoring, analysis, and reporting to ensure the adequacy and effectiveness of BMHS's internal control system.

Sistem Pengendalian Internal
Internal Control System

BMHS menerapkan Sistem Pengendalian Internal (SPI) di seluruh unit kerja dan jenjang organisasi. SPI berfungsi sebagai mekanisme pengawasan berkelanjutan untuk melindungi aset BMHS, memastikan tersedianya laporan keuangan dan manajerial yang andal, meningkatkan kepatuhan terhadap peraturan perundang-undangan, serta meminimalisasi potensi kerugian maupun penyimpangan. Sistem ini dirancang untuk mengidentifikasi kejadian yang berpotensi memengaruhi kinerja BMHS dan mengelola risiko agar tetap berada dalam batas toleransi (*risk appetite*) guna mendukung pencapaian tujuan BMHS.

BMHS has implemented an Internal Control System (SPI) across all work units and organizational levels. The SPI serves as a continuous monitoring mechanism to protect BMHS's assets, ensure the availability of reliable financial and managerial reports, improve compliance with laws and regulations, and minimize potential losses and irregularities. This system is designed to identify events that could potentially affect BMHS's performance, and manage risks to remain within tolerance limits (risk appetite) in order to support the achievement of BMHS's objectives.

Tinjauan atas Efektivitas Sistem Pengendalian Internal

Penerapan SPI diintegrasikan ke dalam proses penetapan strategi dan operasional di seluruh unit kerja dengan mengacu pada Kebijakan Internal Control (KICN) yang tercantum dalam Pedoman Tata Kelola dan Piagam Internal Audit. Setiap unit kerja bertanggung jawab atas penerapan komponen pengendalian internal, termasuk pengawasan manajemen, budaya pengendalian, identifikasi dan penilaian risiko, aktivitas pengendalian dan pemisahan fungsi, keandalan sistem akuntansi, pemanfaatan teknologi informasi dan komunikasi, serta pemantauan dan tindak korektif atas penyimpangan atau kelemahan yang teridentifikasi.

BMHS turut membangun budaya pengendalian dan kesadaran risiko sebagai bagian dari penguatan SPI. Unit kerja Internal Audit melakukan audit dan pemantauan secara berkala untuk menilai efektivitas penerapannya dan memberikan rekomendasi perbaikan.

Review of the Internal Control System Effectiveness

The SPI is integrated into the strategy and operational determination processes across all work units with reference to the Internal Control Policy (KICN) as stated in the Governance Guidelines and Internal Audit Charter. Each work unit is responsible for its internal control components, including management supervision, control culture, risk identification and assessment, control activities and segregation of duties, reliability of accounting systems, utilization of information and communication technology, and monitoring and corrective action on identified deviations or weaknesses.

BMHS also fosters a culture of control and risk awareness as part of strengthening the SPI. The Internal Audit unit conducts regular audits and monitoring to assess the effectiveness of its implementation, and provides recommendations for improvement.

Pernyataan Direksi dan/atau Dewan Komisaris atas Kecukupan Sistem Pengendalian Internal

Direksi menilai bahwa BMHS telah memiliki Sistem Pengendalian Internal yang memadai dan berjalan

Statement by the Board of Directors and/or Board of Commissioners on the Adequacy of the Internal Control System

The Board of Directors believes that BMHS has an adequate and effective Internal Control System.

efektif. Namun, peningkatan tetap diperlukan seiring pertumbuhan usaha dan meningkatnya kompleksitas peluang maupun risiko. Direksi terus memberikan arahan untuk memperkuat budaya sadar risiko dan memastikan bahwa praktik pengendalian internal diterapkan secara konsisten di seluruh tingkatan organisasi.

BMHS terus meningkatkan efektivitas SPI dengan mengacu pada prinsip-prinsip SPI yang dikembangkan Committee of Sponsoring Organizations of the Treadway Commission (COSO), khususnya pada aspek pengendalian, penilaian risiko, dan pemantauan. Peningkatan dilakukan secara berkelanjutan dan proporsional terhadap kompleksitas usaha.

However, improvements are still needed in line with business growth and increasing complexity of opportunities and risks. The Board of Directors continues to provide guidance to strengthen a risk awareness culture and to ensure that internal control practices are consistently implemented at all organization levels.

BMHS continues to improve the effectiveness of its internal control system by referring to the internal control principles developed by the Committee of Sponsoring Organizations of the Treadway Commission (COSO), particularly in the areas of control, risk assessment, and monitoring. Improvements are made on an ongoing basis and in proportion to the complexity of the business.

Sistem Manajemen Risiko
Risk Management System

BMHS terus memperkuat penerapan sistem manajemen risiko sebagai bagian integral dari governansi korporat yang baik. Sejalan dengan penguatan fungsi governansi, pada 2025 dilakukan perubahan fungsi manajemen risiko yang sebelumnya berada di bawah Divisi Internal Audit & Risk Management menjadi berada di bawah Direktorat Corporate Secretary. Saat ini, fungsi manajemen risiko dijalankan oleh Divisi Risk Management & Sustainability yang berada di bawah Direktorat Corporate Secretary. Penataan ini bertujuan meningkatkan efektivitas koordinasi, integrasi pengelolaan risiko dengan strategi korporasi, serta penguatan pengawasan terhadap risiko bisnis dan keberlanjutan.

Sebagai landasan penerapan, BMHS telah menerbitkan Pedoman Manajemen Risiko PT Bundamedik Tbk dan Anak Usaha yang mengacu pada ISO 31000 dalam pengelolaan risiko. Pedoman ini menjadi acuan bagi seluruh entitas dalam mengidentifikasi, menganalisis, mengendalikan, serta memantau risiko secara sistematis dan berkelanjutan.

Implementasi manajemen risiko di tingkat Korporat, Unit Usaha, dan Anak Usaha merupakan tanggung jawab Corporate Risk Management, yang didukung oleh seluruh unit kerja dan anak usaha melalui penunjukan Risk Champion dari masing-masing unit dan anak usaha. Risk Champion berperan sebagai penghubung dalam

BMHS continues to strengthen its risk management systems as an integral part of good corporate governance. In line with strengthening the governance functions, in 2025, the risk management function, which was previously under the Internal Audit & Risk Management Division, was transferred to the Corporate Secretary Directorate. Currently, the Risk Management & Sustainability Division under the Corporate Secretary Directorate carries out the risk management function. This arrangement is aimed at improving the effectiveness of coordination, integrate risk management with corporate strategy, and strengthen supervision of business and sustainability risks.

As a basis for its implementation, BMHS issued Risk Management Guidelines for PT Bundamedik Tbk and its Subsidiaries, which refer to ISO 31000 concerning risk management. These guidelines serve as a reference for all entities in identifying, analyzing, controlling, and monitoring risks in a systematic and sustainable manner.

Risk management at the corporate, business unit, and subsidiary levels is the responsibility of Corporate Risk Management, supported by all work units and subsidiaries through the appointment of Risk Champions in each unit and subsidiary. Risk Champions act as liaisons during the process of identifying,

proses identifikasi, mitigasi, serta pelaporan risiko di lingkup operasional masing-masing.

Dalam pelaksanaannya, BMHS melakukan aktivitas manajemen risiko secara berkelanjutan melalui proses identifikasi risiko, analisis dan penilaian risiko, serta monitoring dan evaluasi atas efektivitas pengendalian yang telah diterapkan. Hasil pelaksanaan manajemen risiko dilaporkan kepada manajemen sebagai dasar pengambilan keputusan strategis.

Untuk mendukung pengembangan kompetensi dan meningkatkan pemahaman mengenai manajemen risiko, di tahun 2025 BMHS menyelenggarakan pelatihan dan *workshop* Enterprise Risk Management (ERM) bagi unit terkait. Inisiatif ini merupakan bagian dari komitmen BMHS dalam membangun budaya sadar risiko (*risk awareness culture*) di seluruh organisasi.

Kerangka kerja dan tata kelola manajemen risiko BMHS juga melibatkan Dewan Komisaris yang menjalankan fungsi *risk oversight* melalui Komite GCG dan Manajemen Risiko. Direksi bertanggung jawab atas penetapan kebijakan risiko (*risk policy*) dan pengarahannya.

Jenis Risiko dan Cara Pengelolaannya

BMHS telah mengidentifikasi risiko utama dan mengelompokkannya ke dalam tujuh kategori berikut:

1. **Risiko Tata Kelola**
   Risiko yang berkaitan dengan tata kelola perusahaan, yang dikarenakan prinsip tata kelola tidak terlaksana dengan baik. Potensi risiko timbul akibat perubahan regulasi/kebijakan/standar kesehatan dan belum lengkapnya pedoman/prosedur/panduan guna menerapkan prinsip-prinsip tata kelola yang baik secara menyeluruh dalam pengelolaan BMHS.
2. **Risiko Strategis**
   Risiko yang berkaitan dengan pelaksanaan strategi bisnis atau perubahan target yang ditetapkan, antara lain:
   a. Perubahan target dan rencana strategis BMHS;
   b. Tidak tercapainya sasaran investasi;
   c. Ketidakmampuan BMHS dalam persaingan dengan kompetitor;
   d. Kurangnya inovasi atas perubahan market, teknologi, dan pelayanan; dan
   e. Harga saham BMHS bergerak secara fluktuatif dan kemampuan BMHS dalam membayar dividen.

mitigating, and reporting risks within their respective operational scopes.

For its implementation, BMHS conducts risk management activities on an ongoing basis through the processes of risk identification, risk analysis and assessment, as well as monitoring and evaluating the effectiveness of the controls implemented. The risk management implementation results are reported to management as a basis for strategic decision-making.

To support competency development and improve understanding of risk management, in 2025 BMHS organized Enterprise Risk Management (ERM) training and workshops for relevant units. This initiative was part of BMHS's commitment to building a risk awareness culture throughout the organization.

BMHS's risk management framework and governance also involves the Board of Commissioners, which performs a risk supervision function through the GCG and Risk Management Committee. The Board of Directors is responsible for establishing and directing the risk policies.

Types of Risk and How They are Managed

BMHS has identified the following risks and grouped them into the seven categories:

1. **Governance Risk**
   Risk related to corporate governance resulting from non-implementation of good governance principles. Potential risks arise due to changes in health regulations/policies/standards and incomplete guidelines/procedures/guidance for applying comprehensive good governance principles in the management of BMHS.
2. **Strategic Risk**
   Risk related to the implementation of business strategies or changes in targets set including:
   a. Changes in BMHS's targets and strategic plans;
   b. Failure to achieve investment targets;
   c. BMHS's inability to compete with competitors;
   d. Lack of innovation in market, technology, and service changes; and
   e. BMHS's share price fluctuates and BMHS's ability to pay dividends.

3. **Risiko Hukum atau Kepatuhan**
   Risiko yang berkaitan dengan ketidakpatuhan terhadap undang-undang, peraturan, peraturan pemerintah, dan badan hukum, termasuk terhadap standar dan kebijakan yang berlaku di BMHS. Potensi risiko timbul dikarenakan perizinan/ perjanjian kerja sama yang belum diperbarui dan rendahnya kesadaran kepatuhan tenaga kesehatan terhadap hukum, kebijakan, maupun prosedur yang ditetapkan BMHS.
4. **Risiko Operasional**
   Risiko yang berdampak pada terganggunya operasional pelayanan/perusahaan yang disebabkan oleh ketidakcukupan dan/atau tidak berfungsinya proses internal, kesalahan manusia, kegagalan sistem, atau adanya masalah eksternal yang mempengaruhi operasional pelayanan dan operasional korporasi. Potensi risiko operasional yang mungkin timbul dapat berkaitan dengan:
   a. Penggunaan sistem pada pelayanan dan manajerial;
   b. Kualitas pemeliharaan sarana dan prasarana;
   c. Standardisasi prosedur unit dan anak usaha;
   d. Pelayanan terhadap pasien oleh tenaga kesehatan;
   e. Penggunaan alat kesehatan, farmasi, dan Bahan Habis Pakai; dan
   f. Manajemen fasilitas dan keselamatan terutama risiko kebakaran, bencana alam, kerusuhan, dan lain lain.
5. **Risiko Finansial**
   Risiko yang berdampak pada finansial BMHS, khususnya terhadap arus kas masuk dan keluar yang memungkinkan terjadinya kerugian finansial BMHS. Dalam hal ini, risiko finansial yang mungkin terjadi dalam kegiatan BMHS yakni:
   a. Tidak tercapainya target EBITDA/revenue unit/ anak usaha;
   b. Ketidakseimbangan arus kas BMHS;
   c. Keterlambatan pembayaran piutang Jaminan Kesehatan Nasional (JKN), asuransi swasta, perusahaan penjamin, serta pasien pembayaran pribadi; dan
   d. Pengelolaan keuangan di tingkat unit dan anak usaha yang mungkin berpotensi merugikan BMHS.
6. **Risiko Reputasi**
   Risiko yang berkaitan dengan turunnya tingkat kepercayaan pemangku kepentingan yang bersumber dari persepsi negatif terhadap BMHS. Potensi risiko timbul sehubungan dengan:

3. **Legal or Compliance Risk**
   Risk related to non-compliance with laws, regulations, government regulations, and legal entities, including standards and policies applicable to BMHS. Potential risks may arise due to unrenewed permits/cooperation agreements and low awareness of health workers on compliance with laws, policies, and procedures set by BMHS.
4. **Operational Risk**
   Risk related to disruption of service/company operations caused by inadequate and/or non-functioning internal processes, human error, system failure, or external problems that affect corporate services and operations. Potential operational risks that may occur may be related to:
   a. Use of systems in service and managerial matters;
   b. Quality of facilities and infrastructure maintenance;
   c. Standardization of unit and subsidiary procedures;
   d. Services to patients by health workers;
   e. Use of medical devices, pharmaceuticals, and Consumables; and
   f. Facility and safety management, especially the risk of fire, natural disasters, riots, etc.
5. **Financial Risk**
   Risk related to BMHS's finances, especially cash inflows and outflows that may result in financial losses for BMHS. In this area, the financial risks that may occur in BMHS's activities include:
   a. Failure to achieve EBITDA/revenue target for units/subsidiaries;
   b. Imbalance in BMHS's cash flow;
   c. Delays in the National Health Insurance (JKN), private insurance, guarantor companies, and out-of-pocket expense patient; and
   d. Financial management at the unit and subsidiary levels that may potentially harm BMHS.
6. **Reputational Risk**
   Risk related to the decline in the level of stakeholder trust stemming from negative perceptions of BMHS. Potential risks may be related to:

a. Kelalaian dalam pelayanan sehingga menyebabkan keluhan serta ulasan negatif baik secara langsung, tertulis, maupun media sosial;
b. Hubungan BMHS dengan pelayanan kesehatan rujukan;
c. Hubungan BMHS dengan asuransi maupun perusahaan penjamin;
d. Tuntutan pasien dan/atau karyawan terhadap BMHS;
e. Tingkat kesadaran publik (*brand awareness*) terhadap keberadaan dan pelayanan unit dan anak usaha; dan
f. Pelanggaran data, peretasan, atau serangan dunia maya yang dapat membahayakan informasi sensitif pelanggan atau merusak reputasi.

7. Risiko Medis

Risiko yang timbul akibat tindakan dalam pelayanan kesehatan yang berpotensi menimbulkan dampak medis. Potensi risiko dikarenakan potensi kesalahan pelayanan terhadap pasien, mencakup pemberian obat, identifikasi & pembedahan pasien, paparan penyakit menular, maupun risiko yang dapat terjadi dalam pengelolaan makanan di unit usaha.

Mitigasi Risiko

BMHS menerapkan berbagai langkah mitigasi untuk meminimalkan dampak risiko dan menjaga keberlanjutan operasi. Upaya mitigasi tersebut dikelompokkan ke dalam beberapa area utama sebagai berikut:

1. Menyesuaikan diri dan mengantisipasi perkembangan peraturan dan kebijakan baik dari pemerintah maupun standar yang berlaku, baik internasional maupun nasional;
2. Melakukan tinjauan dan analisis terhadap regulasi yang berkaitan dengan kegiatan usaha untuk menghindari salah tafsir dalam penerapan regulasi;
3. Meningkatkan kompetensi dan kolaborasi antar unit dan anak usaha dalam menjalankan kegiatan usaha;
4. Meningkatkan mutu pelayanan dengan memberikan pelatihan, meningkatkan sarana rumah sakit termasuk gedung, peralatan medis, dan fasilitas;
5. Memberikan jasa pelayanan kesehatan yang lebih luas dengan harga dan pelayanan yang kompetitif disertai dengan evaluasi harga dan kualitas secara kontinuitas;
6. Menciptakan inovasi paket layanan dan promo, melakukan promosi secara masif serta memanfaatkan media untuk meningkatkan *brand awareness* BMHS;

a. Negligence in service resulting in complaints and negative reviews either in person, in writing, or on social media;
b. BMHS's relationship with referral health services;
c. BMHS's relationship with insurance or guarantee companies;
d. Claims from patients and/or employees against BMHS;
e. Level of public awareness (brand awareness) of the units and subsidiaries existence and services; and
f. Data breaches, hacks, or cyber attacks that could compromise sensitive customer information or damage reputations.

7. Medical Risk

Risk arising from actions taken in health services that can potentially cause medical impacts. Potential risks may be related to possible errors in patient care, including administering medication, patient identification & surgery, exposure to infectious diseases, or risks that may occur in food management in business units.

Risk Mitigation

BMHS has determined the mitigation measures required to minimize the impact of risks and maintain operational sustainability. These mitigation efforts have been grouped into the following key areas:

1. Adapt and anticipate the development in regulations and policies from the Government and applicable international and national standards;
2. Conduct reviews and analysis of regulations related to business activities to avoid misinterpretation in the application of regulations;
3. Increase competencies, and collaboration between units and subsidiaries when carrying out business activities;
4. Improve the quality of services by providing training, improving hospital facilities including buildings, medical equipment, and facilities;
5. Provide a wider range of health services with competitive prices and services through continuous price and quality evaluation;
6. Create innovative service packages and promotions, conduct massive promotions and use media to increase BMHS's brand awareness;

7. Memberikan orientasi dan sosialisasi secara rutin mengenai medikolegal dan hukum kesehatan secara berkala diikuti dengan melakukan monitoring terhadap tenaga kesehatan sehingga terus mematuhi standar dan regulasi yang berlaku;
8. Mengembangkan dan mengoptimalkan *Center of Excellence;*
9. Secara aktif dan secara terus menerus merekrut tenaga medis yang mempunyai reputasi baik, menciptakan lingkungan kerja yang positif, melakukan ikatan kerja, dan memberikan remunerasi yang menarik;
10. Meningkatkan kerja sama dengan pihak lain, khususnya non-BPJS untuk keseimbangan kontribusi pasien BPJS dengan pasien non-BPJS, seperti pasien asuransi, perusahaan, dan pribadi;
11. Membina hubungan yang baik dan memastikan keterbukaan informasi dengan pemegang saham maupun pemangku kepentingan lainnya;
12. Melakukan pemantauan dan kontrol serta penempatan *Board Observer* untuk keputusan-keputusan investasi terhadap investasi BMHS;
13. Melakukan pemantauan terhadap perizinan dan perjanjian kerja sama BMHS baik di unit dan anak usaha dengan menggunakan sistem digitalisasi;
14. Terus mengembangkan dan menciptakan standar yang terintegrasi secara digital khususnya antar unit usaha maupun antar anak usaha;
15. Mengikuti standar kesehatan dari pemerintah dan menerapkan protokol yang memadai, meliputi tata cara pelayanan, proteksi diri, dan cara penanganan pasien;
16. Mengatasi risiko-risiko keuangan dengan melakukan identifikasi dan tracking efisiensi biaya, pengendalian likuiditas operasional, serta mengasuransikan sebagian aset dengan nilai yang memadai;
17. Memberikan orientasi dan sosialisasi secara rutin kepada karyawan tentang praktik terbaik keamanan siber untuk mencegah serangan phishing atau akses tidak sah; dan
18. Menjalankan *whistleblowing system* di lingkup Korporasi, Unit Usaha, dan Anak Usaha agar senantiasa terjalin transparansi dan keterbukaan atas potensi pelanggaran yang mungkin ada di BMHS.

7. Provide regular orientation and socialization on medicolegal and health laws followed by monitoring health workers so they continue to comply with applicable standards and regulations;
8. Develop and optimize the Center of Excellence;
9. Actively and continuously recruit reputable medical personnel, create a positive work environment, create work relationships, and provide attractive remuneration;
10. Increase cooperation with other parties, such as insurance patients, companies, and individuals, especially non-BPJS to balance the contribution of BPJS patients with non-BPJS patients;
11. Foster good relationships and ensure information disclosure transparency with shareholders and other stakeholders;
12. Monitor and control and establish a Board Observer for investment decisions on BMHS's investments;
13. Monitor BMHS's permits and cooperation agreements in units and subsidiaries using a digitalization system;
14. Continue to develop and create digitally integrated standards, especially between business units and subsidiaries;
15. Follow Government health standards, and implement adequate protocols, including service procedures, personal protection, and patient handling methods;
16. Address financial risks by identifying and tracking cost efficiency, controlling operational liquidity, and adequately insuring valuable assets;
17. Provide regular orientation and socialization to employees on cybersecurity best practices to prevent phishing attacks or unauthorized access; and
18. Implement a whistleblowing system within the Corporation, Business Units, and Subsidiaries to ensure transparency and openness regarding potential Company violations.

Tinjauan atas Efektivitas Sistem Manajemen Risiko

BMHS telah melakukan pemetaan atas seluruh potensi risiko material, baik risiko usaha maupun risiko umum, dengan menilai tingkat kemungkinan dan dampak

Review of the Risk Management System Effectiveness

BMHS has mapped all its material risks, both business and general risks, by assessing the likelihood and impact level on BMHS and its subsidiaries. Each identified

terhadap BMHS dan anak usaha. Setiap risiko tersebut ditindaklanjuti melalui langkah penanganan yang sesuai. Pada tingkat korporat, Corporate Risk Management melakukan koordinasi dengan Risk Champion agar penerapan manajemen risiko dapat berjalan konsisten di seluruh unit dan anak usaha.

risk is followed up with appropriate measures. At the corporate level, Corporate Risk Management coordinates with Risk Champions to ensure consistent implementation of risk management across all units and subsidiaries.

Manajemen memandang bahwa sistem manajemen risiko berjalan efektif dan tetap berada dalam batas yang dapat dikendalikan. BMHS telah menyelaraskan dan menerapkan sistem manajemen risiko perusahaan dengan mengacu pada prinsip-prinsip ISO 31000:2018 sebagai standar dalam pengelolaan risiko di seluruh kegiatan operasional, serta melakukan evaluasi dan penilaian secara berkelanjutan untuk meningkatkan kualitas penerapannya dari waktu ke waktu.

Management believes that the risk management system is effective and remains within controllable limits. BMHS has harmonized and implemented a corporate risk management system based on the principles of ISO 31000:2018 as the standard for risk management in all operational activities, as well as conducting ongoing evaluations and assessments to improve the quality of its implementation over time.

Pernyataan Direksi dan/atau Dewan Komisaris atas Kecukupan Sistem Manajemen Risiko

Dengan telah dilakukan standarisasi pada sistem manajemen risiko dan penguatan fungsi manajemen risiko, Dewan Komisaris dan Direksi menilai bahwa sistem manajemen risiko telah dilaksanakan dengan cukup andal. Namun demikian, sistem manajemen risiko perlu terus dikembangkan dan dilakukan pemantauan agar pelaksanaannya dapat terus berjalan secara efektif dan berkelanjutan. Fungsi Corporate Risk Management dan Risk Champion di masing-masing Unit dan Anak Usaha diharapkan dapat mengoptimalkan perannya dalam memastikan implementasi manajemen risiko sehingga risiko prioritas baik keuangan, operasional, maupun reputasi dapat ditanganani dengan lebih baik melalui langkah penanganan risiko yang komprehensif dan tepat sasaran.

Statement by the Board of Directors and/or Board of Commissioners on the Adequacy of the Risk Management System

With the standardization of the risk management system and the strengthening of the risk management functions, the Board of Commissioners and Board of Directors believe that the risk management system has been implemented reliably. However, the risk management system needs to be continuously developed and monitored to ensure its effective and sustainable implementation. The Corporate Risk Management and Risk Champion functions in each Unit and Subsidiary are expected to optimize their roles by ensuring the implementation of risk management so that priority risks, whether financial, operational, or reputational, can be better handled through comprehensive and targeted risk management measures.

Perkara Hukum, Sanksi Administratif, dan Finansial
Legal Cases, Administrative and Financial Sanctions

BMHS mengajukan banding atas perkara hukum yang muncul pada 2024 terkait keterlambatan penyampaian notifikasi akuisisi. Pada Juli 2025, Mahkamah Agung menerbitkan Putusan Kasasi Nomor 849 K/Pdt.Sus-KPPU/2025 yang menolak permohonan kasasi BMHS. Dengan demikian, perkara dimaksud telah berkekuatan hukum tetap. Perkara ini tidak memberikan dampak material terhadap kegiatan operasional maupun kondisi keuangan BMHS.

BMHS filed an appeal against a legal case that arose in 2024 concerning the late submission of an acquisition notification. In July 2025, the Supreme Court issued Cassation Decision No. 849 K/Pdt.Sus-KPPU/2025, which rejected BMHS's cassation petition. Thus, the case has become final and binding. This case has no material impact on BMHS's operational activities or financial condition.

Pokok Perkara Subject Matter	Banding terkait keterlambatan penyampaian notifikasi akuisisi PT Pintu Ilmu Appeal related to the late submission of the acquisition notification of PT Pintu Ilmu
Para Pihak Parties	BMHS dan KPPU Company and KPPU
Tahun Timbul Year of Occurrence	2024
Status 2025 Status 2025	Proses Kasasi telah mendapat putusan berkekuatan hukum tetap The cassation process has received a final and binding decision
Jenis Perkara Type of Case	Perdata Civil
Dampak Material Material Impact	Tidak berdampak material No material impact

Pokok Perkara Subject Matter	Banding terkait keterlambatan penyampaian notifikasi akuisisi PT Medika Sejahtera Bersama Appeal related to the late submission of the acquisition notification of PT Medika Sejahtera Bersama
Para Pihak Parties	PT Morula Indonesia dan KPPU
Tahun Timbul Year of Occurrence	2024
Status 2025 Status 2025	Proses Kasasi masih berlangsung di Pengadilan Niaga Jakarta Pusat dan belum mendapat putusan berkekuatan hukum tetap The cassation process is still ongoing at the Central Jakarta Commercial Court and no final and binding decision has been made yet.
Jenis Perkara Type of Case	Perdata Civil
Dampak Material Material Impact	Tidak berdampak material No material impact

Selama tahun pelaporan, BMHS juga menerima sanksi administratif terkait kepatuhan pelaporan, meliputi keterlambatan penyampaian laporan realisasi penggunaan jasa Akuntan Publik dan Kantor Akuntan Publik atas audit Laporan Keuangan Tahunan 2023, keterlambatan penyampaian bukti pengumuman Laporan Keuangan Tahunan 2021, keterlambatan penyampaian laporan penunjukan Akuntan Publik dan Kantor Akuntan Publik untuk audit laporan keuangan tahunan 2024, serta keterlambatan penyampaian Laporan Tahunan dan Laporan Keberlanjutan 2024. Seluruh sanksi tersebut telah ditindaklanjuti sesuai ketentuan yang berlaku dan tidak memberikan dampak material terhadap kegiatan operasional maupun kondisi keuangan.

Selain perkara tersebut, BMHS, entitas anak, anggota Direksi, dan anggota Dewan Komisaris tidak menghadapi perkara hukum lain yang berdampak material sepanjang 2025. BMHS juga tidak menerima sanksi administratif dari Otoritas Jasa Keuangan maupun otoritas lainnya selama tahun pelaporan.

During the reporting year, BMHS also received administrative sanctions related to reporting compliance, including delays in submiting reports on the realization of the engagement of a Public Accountant and a Public Accounting Firm for the audit of the 2023 Annual Financial Statements, the late submission of proof of the announcement of the 2021 Annual Financial Statements, delays in reporting the appointment of a Public Accountant and Public Accounting Firm for the 2024 annual financial audited, as well as delays in submitting the 2024 Annual Report and Sustainability Report. All of these sanctions have been addressed in accordance with applicable regulations and have not had a material impact on operational activities or financial condition.

Other than these cases, BMHS, its subsidiaries, members of the Board of Directors, and members of the Board of Commissioners did not face any other legal cases with material impact in 2025. BMHS also did not receive any administrative sanctions from Financial Services Authority (OJK) or other authorities during the reporting year.

Kode Etik
Code of Ethics



BMHS memiliki pedoman internal yang memuat seperangkat nilai, etika bisnis, etika kerja, dan norma perilaku yang mengikat seluruh insan perusahaan, termasuk Dewan Komisaris, Direksi, dan seluruh karyawan, yang dikenal sebagai Kode Etik BMHS. Kode Etik menjadi acuan dalam menjalankan aktivitas usaha dan berinteraksi dengan pemangku kepentingan, baik pemegang saham, pasien, mitra usaha, pemasok, investor, pemerintah, masyarakat, serta media.

Pokok-Pokok Kode Etik BMHS

Kode etik berisi prinsip dasar dan komitmen BMHS untuk menciptakan lingkungan dan budaya kerja yang profesional, aman, dan berintegritas, yang mencakup:

1. Kepatuhan terhadap hukum dan peraturan
   Mematuhi peraturan perundang-undangan yang berlaku, ketentuan dan prosedur internal, serta prinsip governansi korporat yang baik.
2. Integritas dan profesionalisme
   Bertindak jujur, bertanggung jawab, menjaga etika kerja, mengupayakan peningkatan nilai pemegang saham, serta mengutamakan kualitas pelayanan kepada pasien dan pemangku kepentingan lainnya.
3. Menghormati hak asasi manusia, keberagaman dan antidiskriminasi
   Memberikan perlakuan yang adil, kesempatan yang setara, serta memastikan lingkungan kerja bebas dari pelecehan, kekerasan, dan bentuk diskriminasi lainnya.

BMHS has internal guidelines that contain the values, business ethics, work ethics, and behavioral norms that are binding on all Company personnel, including the Board of Commissioners, Board of Directors, and all employees, known as BMHS Code of Ethics. The Code of Ethics serves as a reference for conducting business activities and interacting with stakeholders, including shareholders, patients, business partners, suppliers, investors, the government, the community, and the media.

Key Points of BMHS's Code of Ethics

The code of ethics contains the basic principles and commitments of BMHS to create a professional, safe, and ethical work environment and culture, which includes:

1. Compliance with laws and regulations
   Complying with applicable laws and regulations, internal rules and procedures, and good corporate governance principles.
2. Integrity and professionalism
   Acting honestly, responsibly, maintaining work ethics, striving to increase shareholder value, and prioritizing quality of service to patients and other stakeholders.
3. Respect for human rights, diversity, and anti-discrimination
   Providing fair treatment, equal opportunities, and ensuring a work environment free from harassment, violence, and other forms of discrimination.

4. Keselamatan dan kenyamanan kerja
   Mematuhi standar keselamatan kerja, menjaga lingkungan kerja yang aman, serta menciptakan suasana kerja yang saling menghargai.
5. Pencegahan benturan kepentingan
   Menghindari tindakan yang dapat memengaruhi objektivitas pengambilan keputusan, termasuk penyalahgunaan jabatan, *insider trading*, dan segala bentuk konflik kepentingan.
6. Antisuap dan antikorupsi
   Tidak memberikan atau menerima imbalan yang berkaitan dengan transaksi bisnis, sesuai dengan Kebijakan Antisuap dan Antikorupsi yang berlaku.
7. Pengelolaan aset dan informasi
   Menggunakan aset perusahaan secara bertanggung jawab dan menjaga kerahasiaan data serta informasi perusahaan dari akses atau penggunaan yang tidak sah.

4. Work safety and comfort
   Complying with work safety standards, maintaining a safe working environment, and creating a mutually respectful work atmosphere.
5. Prevention of conflicts of interest
   Avoiding actions that could affect the objectivity of decision-making, including abuse of position, insider trading, and all forms of conflicts of interest.
6. Anti-bribery and anti-corruption
   Not giving or receiving rewards related to business transactions, in accordance with applicable Anti-Bribery and Anti-Corruption Policies.
7. Asset and information management
   Using Company assets responsibly and maintaining the confidentiality of Company data and information from unauthorized access or use.

Sosialisasi dan Penegakan Kode Etik

Sosialisasi dilakukan secara berkala melalui kanal komunikasi internal dan kegiatan edukasi di seluruh level, baik Korporasi, Unit Usaha, dan Anak Usaha. Setiap pelanggaran terhadap Kode Etik ditindak sesuai ketentuan perusahaan dan peraturan yang berlaku.

Socialization and Enforcement of the Code of Ethics

Socialization is carried out periodically through internal communication channels and educational activities at all levels, including the Corporation, Business Units, and Subsidiaries. Any violation of the Code of Ethics will be dealt with in accordance with Company regulations and applicable laws.

Program Kepemilikan Saham oleh Karyawan dan/atau Manajemen

Employees and/or Management Share Ownership Program

BMHS melaksanakan program Management and Employee Stock Option Program (MESOP) sesuai prospektus penawaran umum perdana yang diterbitkan tanggal 29 Juni 2021. Pemegang saham telah menyetujui penerbitan saham baru sebanyak-banyaknya 0,29% dari modal ditempatkan dan disetor setelah penawaran umum dan konversi obligasi, atau 25.000.000 lembar saham untuk program MESOP. Persetujuan tersebut disahkan dalam Akta No. 5/2021 dan Surat Keputusan Direksi BMHS No. 020-I/SK/DIRKOM/IV/2021 tanggal 8 April 2021.

BMHS has a Management and Employee Stock Option Program (MESOP) in line with the initial public offering prospectus published on June 29, 2021. Shareholders approved the issuance of new shares amounting to a maximum of 0.29% of the issued and paid-up capital after the public offering and bond conversion, or 25,000,000 shares for the MESOP program. This approval was ratified in Deed No. 5/2021 and BMHS's Board of Directors Decree No. 020-I/SK/DIRKOM/IV/2021 dated April 8, 2021.

Tahapan Pelaksanaan

Program MESOP dilaksanakan dalam dua tahap, dengan ketentuan:

1. Tahap pertama, maksimal 90% dari total hak opsi akan diterbitkan paling lambat 90 hari setelah tanggal pencatatan saham BMHS di BEI.

Implementation Stages

The MESOP program was implemented in two stages, with the following provisions:

1. In the first stage, a maximum of 90% of the total option rights to be issued no later than 90 days after the date of BMHS's shares being listed on the IDX.

2. Tahap kedua, sisa hak opsi yang belum diterbitkan, paling lambat diterbitkan setelah dua tahun pencatatan saham BMHS di BEI.

Kriteria Peserta

Peserta program MESOP mencakup Komisaris, Direksi, serta karyawan kunci BMHS dan entitas anak yang memenuhi persyaratan berikut:

1. Memiliki masa kerja minimal 2 tahun dengan nilai *performance appraisal* baik;
2. Minimal berada pada level Manajer atau setara. Untuk level di bawah Manajer, dapat diusulkan dengan pertimbangan khusus;
3. Memiliki keahlian kritikal (*scarcity of skill set*), meskipun masa kerja belum mencapai dua tahun;
4. Memiliki potensi dan kapasitas untuk dikembangkan sebagai pemimpin;
5. Aktif bekerja pada saat pendistribusian opsi serta tidak sedang dikenakan sanksi sesuai ketentuan perusahaan.

Sejak 2022, BMHS telah melaksanakan program MESOP. Pada 2025, BMHS melaksanakan MESOP Tahap Pertama dengan jumlah hak opsi sebanyak 22.500.000 saham dengan harga pelaksanaan Rp863 per lembar dan MESOP Tahap Kedua dengan jumlah hak opsi sebanyak 2.500.000 saham dengan harga pelaksanaan Rp363 per lembar.

2. In the second stage, the remaining option rights not yet issued to be issued no later than two years after BMHS's shares were listed on the IDX.

Participant Criteria

Participants in the MESOP program include Commissioners, Directors, and key employees in BMHS and its subsidiaries who meet the following requirements:

1. Has a minimum of 2 years of service with a good performance appraisal scores;
2. Has a minimum position at the Manager level or equivalent. For levels below Manager, special consideration may be given;
3. Possesses critical skills (scarcity of skill set), even if the length of service has not reached two years;
4. Has the potential and capacity to be developed as a leader;
5. Is actively working at the time of option distribution and not currently subject to sanctions in accordance with Company regulations.

Since 2022, BMHS has implemented the MESOP program. In 2025, BMHS implemented the First Phase of MESOP for a total of 22,500,000 share options at an exercise price of IDR 863 per share and the Second Phase of MESOP for a total of 2,500,000 share options at an exercise price of IDR 363 per share.

Kebijakan Pengungkapan Kepemilikan Saham Perusahaan oleh Dewan Komisaris dan/atau Direksi

Board of Commissioners and/or Board of Directors Share Ownership Disclosure Policy

BMHS menyampaikan daftar pemegang saham serta kepemilikan saham oleh anggota Dewan Komisaris dan Direksi melalui situs web BEI setiap bulan serta pada saat terdapat perubahan kepemilikan saham. Setiap perubahan kepemilikan saham BMHS maupun kepemilikan saham oleh anggota Dewan Komisaris dan Direksi wajib diungkapkan paling lambat tiga hari kerja setelah transaksi terjadi. Pengungkapan tersebut dikelola oleh Sekretaris Perusahaan dengan berpedoman pada ketentuan peraturan perundang-undangan yang berlaku.

BMHS discloses a list of shareholders and share ownership by members of the Board of Commissioners and Board of Directors through the IDX website every month or whenever there is a change in share ownership. Any changes in BMHS's share ownership or share ownership by members of the Board of Commissioners and Board of Directors must be disclosed no later than three working days after the transaction occurs. Such disclosures are managed by the Corporate Secretary in accordance with the provisions of the applicable laws and regulations.

Sistem Pelaporan Pelanggaran
Whistleblowing System

BMHS menyediakan sistem pelaporan pelanggaran (WBS) sebagai sarana bagi karyawan maupun pihak terkait untuk menyampaikan dugaan pelanggaran terhadap Kode Etik dan peraturan perusahaan. Ruang lingkup laporan mencakup tindakan yang berpotensi merugikan perusahaan, termasuk korupsi, kecurangan (*fraud*), penipuan, pencurian, penggelapan aset, pembocoran informasi, pembiaran atas pelanggaran, serta tindakan lain yang bertentangan dengan hukum.

Sarana pelaporan dapat diakses melalui beberapa kanal, yaitu email (iarm.corporate@bmhs.co.id), situs resmi BMHS (bmhs.co.id), surat resmi tertutup, maupun komunikasi langsung kepada Unit Kerja Internal Audit & SPI RS. BMHS menjamin kerahasiaan identitas pelapor dan isi laporan, serta memberikan perlindungan dari tindakan pembalasan seperti intimidasi, pemecatan, diskriminasi, atau tindakan merugikan lainnya.

Pengelolaan dan Tindak Lanjut Pengaduan

Pengelolaan laporan dilakukan oleh Unit Kerja Internal Audit. Setiap pengaduan yang masuk akan diverifikasi dan diinvestigasi dengan menjunjung asas itikad baik dan praduga tak bersalah. Investigasi mendalam dilakukan terhadap laporan yang telah terkonfirmasi kebenarannya secara sistematis.

BMHS provides a whistleblowing system (WBS) as a means for employees and related parties to report alleged violations of the Code of Ethics and Company regulations. The reports include actions that could potentially harm BMHS, including corruption, fraud, deception, theft, embezzlement, information leaks, negligence of violations, and other actions that violate the law.

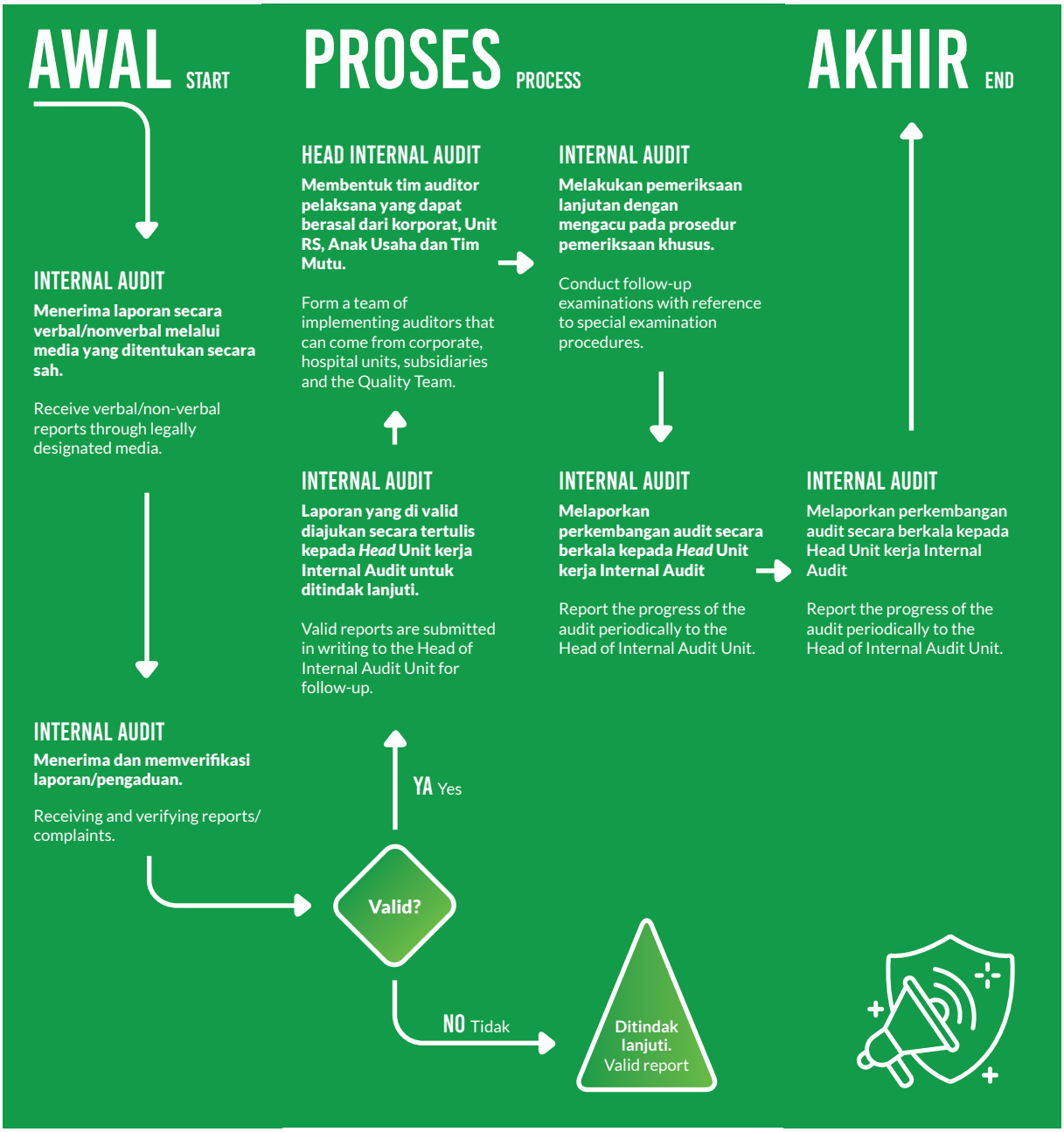
This reporting mechanism can be accessed through several channels, including email (iarm.corporate@bmhs.co.id), BMHS's official website (bmhs.co.id), sealed official letters, or direct communication with the Internal Audit & SPI RS Work Unit. BMHS guarantees the confidentiality of the whistleblower's identity and the content of their report, and provides protection from retaliatory actions such as intimidation, dismissal, discrimination, or other harmful actions.

Management and Follow-up of Complaints

Report management is carried out by the Internal Audit Work Unit. Every complaint received will be verified and investigated based on the principles of good faith and presumption of innocence. In-depth investigations are carried out on reports that have been systematically confirmed to be true.



Alur Sistem Pelaporan Pelanggaran
Whistleblowing System Flowchart



Sepanjang 2025, BMHS menerima 20 laporan pengaduan melalui sistem pelaporan pelanggaran, yang seluruhnya telah ditindaklanjuti dan diselesaikan sesuai ketentuan BMHS.

In 2025, BMHS received 20 complaints through the whistleblowing system, all of which were followed up and resolved in accordance with BMHS's provisions.

Sosialisasi Sistem Pelaporan Pelanggaran

BMHS melakukan sosialisasi sistem pelaporan pelanggaran secara berkala, melalui Unit kerja Internal Audit. Sosialisasi disampaikan melalui berbagai kanal komunikasi, termasuk media sosial BMHS, dan dilaksanakan di tingkat Korporasi, Unit Usaha, dan Anak Usaha untuk memastikan seluruh karyawan memahami mekanisme pelaporan yang tersedia. Penerapan sistem WBS diharapkan memperkuat budaya integritas dan transparansi di lingkungan BMHS, serta meminimalkan risiko pelanggaran yang dapat berdampak pada kegiatan operasional.

Socialization of the Whistleblowing System

BMHS regularly socializes its whistleblower reporting system through the Internal Audit Unit. Socialization is carried out through various communication channels, including BMHS's social media, and is implemented at the Corporate, Business Unit, and Subsidiary levels to ensure all employees understand the available reporting mechanisms. The WBS system is expected to strengthen the culture of integrity and transparency within BMHS, as well as minimize the risk of violations that could impact operational activities.

Kebijakan Antikorupsi
Anti-Corruption Policy

BMHS menerapkan kebijakan antikorupsi yang menjadi bagian dari pedoman tata kelola. Prinsip kejujuran dan integritas disosialisasikan kepada seluruh karyawan dan dituangkan dalam Kode Etik serta peraturan internal. Sepanjang periode pelaporan, BMHS telah melaksanakan sosialisasi kebijakan antikorupsi yang diikuti oleh karyawan BMHS. Sosialisasi juga dilakukan secara berkelanjutan kepada seluruh karyawan melalui berbagai media komunikasi internal, antara lain poster, surat elektronik (surel), artikel, dan portal karyawan, guna memastikan pemahaman dan penerapan prinsip antikorupsi secara konsisten. Ketentuan antikorupsi juga tercantum dalam kebijakan pengadaan yang wajib dipatuhi oleh mitra kerja dan pemasok. Pelanggaran terhadap kebijakan ini dikenakan sanksi sesuai peraturan perusahaan dan ketentuan perundang-undangan yang berlaku.

Pokok-pokok Kebijakan Antikorupsi BMHS mencakup hal-hal berikut:

1. Menjalankan kegiatan usaha secara profesional dan berintegritas sesuai Pedoman Tata Kelola, Kode Etik, dan Kebijakan Antikorupsi.

2. Mencegah dan menghindari seluruh bentuk tindakan korupsi sebagaimana dimaksud dalam peraturan perundang-undangan, termasuk: merugikan keuangan negara, penyuapan, penggelapan, pemerasan, perbuatan curang, benturan kepentingan, dan gratifikasi.

BMHS has an anti-corruption policy that forms part of its governance guidelines. The principles of honesty and integrity are socialized to all employees and incorporated into the Code of Ethics and internal regulations. During the reporting period, BMHS conducted an anti-corruption policy socialization program, which was attended by BMHS's employees. Socialization is also carried out continuously to all employees through various internal communication media, including posters, electronic mail (e-mail), articles, and employee portals, to ensure consistent understanding and application of anti-corruption principles. Anti-corruption provisions are also included in procurement policies that must be complied with by business partners and suppliers. Violations of these policies are subject to sanctions in accordance with Company regulations and applicable laws and regulations.

BMHS's Anti-Corruption Policy covers the following:

1. Conducting business activities professionally and with integrity in accordance with the Governance Guidelines, Code of Ethics, and Anti-Corruption Policy.
2. Preventing and avoiding all forms of corruption as referred to in laws and regulations, including: causing financial loss to the state, bribery, embezzlement, extortion, fraud, conflicts of interest, and gratification.

3. Menjaga independensi setiap organ perusahaan dengan melarang transaksi yang menimbulkan benturan kepentingan atau keuntungan pribadi, larangan memangku jabatan yang berpotensi menimbulkan benturan kepentingan, serta larangan mewakili perusahaan apabila memiliki kepentingan yang bertentangan dengan kepentingan perusahaan.
4. Melakukan persaingan usaha dan negosiasi secara jujur dan sah, tanpa tekanan atau praktik yang bertentangan dengan hukum dan etika bisnis.
5. Menerapkan sanksi atas pelanggaran kebijakan antikorupsi, mulai dari sanksi administratif sesuai peraturan perusahaan hingga proses hukum pidana apabila terdapat unsur tindak pidana korupsi.

3. Maintaining the independence of each corporate body by prohibiting transactions that could give rise to conflicts of interest or personal gain, prohibiting positions that have the potential to give rise to conflicts of interest, and prohibiting the representation of BMHS if there are interests that conflict with the interests of BMHS.
4. Conducting business competition and negotiations honestly and legally, without pressure or practices that violate the law and business ethics.
5. Applying sanctions for violations of anti-corruption policies, ranging from administrative sanctions in accordance with Company regulations to criminal proceedings if there are elements of criminal corruption.

Penerapan Pedoman Tata Kelola Perusahaan Terbuka
Implementation of Public Company Governance Guidelines

BMHS telah mengimplementasikan POJK No.21/POJK.04/2015 mengenai Pedoman Tata Kelola Perusahaan Terbuka dan SEOJK No.32/SEOJK.04/2015 terkait penerapannya. Terdapat sejumlah rekomendasi tata kelola yang penerapannya masih diselaraskan secara bertahap. BMHS telah membangun langkah awal melalui penguatan kapabilitas internal untuk mendukung implementasi di masa mendatang.

BMHS has implemented POJK No. 21/POJK.04/2015 concerning Guidelines for Corporate Governance of Public Companies, and SEOJK No. 32/SEOJK.04/2015 concerning its implementation. A number of governance recommendations are still being gradually aligned. BMHS has taken the initial steps by strengthening its internal capabilities to support future implementation.

	Prinsip dan Rekomendasi Principles and Recommendations	**Pernyataan Kepatuhan** Compliance Statement
Aspek 1. Hubungan Perusahaan Terbuka dengan Pemegang Saham dalam Menjamin Hak-Hak Pemegang Saham **Aspect 1. Public Company Relationship with Shareholders in Ensuring Shareholders' Rights**		
Prinsip 1: Meningkatkan Nilai Penyelenggaraan Rapat Umum Pemegang Saham (RUPS) Principle 1: Increasing the Value of General Meeting of Shareholders (GMS).		
1.1	Perusahaan Terbuka memiliki cara atau prosedur teknis pengumpulan suara (voting) baik secara terbuka maupun tertutup yang mengedepankan independensi, dan kepentingan pemegang saham. The Public Company has technical voting methods or procedures, both openly and privately, that prioritize independence and the interests of shareholders.	Telah dilaksanakan. Already implemented.
1.2	Seluruh anggota Direksi dan anggota Dewan Komisaris Perusahaan Terbuka hadir dalam RUPS Tahunan. All members of the Board of Directors and the Board of Commissioners of a Public Company attend the Annual GMS.	Telah dilaksanakan. Already implemented.
1.3	Ringkasan risalah RUPS tersedia dalam Situs Web Perusahaan Terbuka paling sedikit selama satu tahun. A summary of the GMS minutes is available on the Public Company Website for at least one year.	Telah dilaksanakan. Already implemented.

	Prinsip dan Rekomendasi Principles and Recommendations	Pernyataan Kepatuhan Compliance Statement
Prinsip 2: Meningkatkan Kualitas Komunikasi Perusahaan Terbuka dengan Pemegang Saham atau Investor. Principle 2: Improving the Quality of Public Company Communication with Shareholders or Investors.		
2.1	Perusahaan Terbuka memiliki suatu kebijakan komunikasi dengan pemegang saham atau investor. The Public Company has a communication policy with shareholders or investors.	Telah dilaksanakan. Already implemented.
2.2	Perusahaan Terbuka mengungkapkan kebijakan komunikasi Perusahaan Terbuka dengan pemegang saham atau investor dalam Situs Web. The Public Company discloses the Public Company's communication policy with shareholders or investors on the Website.	Telah dilaksanakan. Already implemented.
Aspek 2. Fungsi dan Peran Dewan Komisaris **Aspect 2. Functions and Roles of the Board of Commissioners**		
Prinsip 3: Memperkuat Keanggotaan dan Komposisi Dewan Komisaris. Principle 3: Strengthening the Membership and Composition of the Board of Commissioners.		
3.1	Penentuan jumlah anggota Dewan Komisaris mempertimbangkan kondisi Perusahaan Terbuka. Determining the number of members of the Board of Commissioners by considering the conditions of the Public Company.	Telah dilaksanakan. Already implemented.
3.2	Penentuan komposisi anggota Dewan Komisaris memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan. Determining the composition of members of the Board of Commissioners takes into account the diversity of expertise, knowledge and experience required.	Telah dilaksanakan. Already implemented.
Prinsip 4: Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris. Principle 4: Improving the Quality of Implementation of Duties and Responsibilities of the Board of Commissioners.		
4.1	Dewan Komisaris mempunyai kebijakan penilaian sendiri (*self- assessment*) untuk menilai kinerja Dewan Komisaris. The Board of Commissioners has a self-assessment policy to assess the performance of the Board of Commissioners.	Telah dilaksanakan. Already implemented.
4.2	Kebijakan penilaian sendiri (*self-assessment*) untuk menilai kinerja Dewan Komisaris, diungkapkan melalui Laporan Tahunan Perusahaan Terbuka. The self-assessment policy to assess the performance of the Board of Commissioners is disclosed in the Public Company's Annual Report.	Telah dilaksanakan. Already implemented.
4.3	Dewan Komisaris mempunyai kebijakan terkait pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejahatan keuangan. The Board of Commissioners has a policy regarding the resignation of members of the Board of Commissioners if the said person is involved in a financial crime	Telah dilaksanakan. Already implemented.
4.4	Dewan Komisaris atau Komite yang menjalankan fungsi Nominasi dan Remunerasi menyusun kebijakan suksesi dalam proses Nominasi anggota Direksi. The Board of Commissioners or the Committee that carries out the Nomination and Remuneration function prepares a succession policy in the Nomination process for members of the Board of Directors.	Sedang dalam tahap pengembangan. Currently in development stage.
Aspek 3. Fungsi dan Peran Direksi **Aspect 3. Functions and Roles of the Board of Directors**		
Prinsip 5: Memperkuat Keanggotaan dan Komposisi Direksi. Principle 5: Strengthening the Membership and Composition of the Board of Directors.		
5.1	Penentuan jumlah anggota Direksi mempertimbangkan kondisi Perusahaan Terbuka serta efektivitas dalam pengambilan keputusan. Determining the number of members of the Board of Directors considers the condition of the Public Company and effectiveness in decision making.	Telah dilaksanakan. Already implemented.
5.2	Penentuan komposisi anggota Direksi memperhatikan, keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan. Determining the composition of members of the Board of Directors takes into account the diversity of expertise, knowledge and experience required.	Telah dilaksanakan. Already implemented.
5.3	Anggota Direksi yang membawahi bidang akuntansi atau keuangan memiliki keahlian dan/atau pengetahuan di bidang akuntansi. Members of the Board of Directors in charge of accounting or finance have expertise and/ or knowledge in the field of accounting.	Telah dilaksanakan. Already implemented.

	Prinsip dan Rekomendasi Principles and Recommendations	Pernyataan Kepatuhan Compliance Statement
Prinsip 6: Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Direksi. Principle 6: Improving the Quality of Implementation of Duties and Responsibilities of the Board of Directors.		
6.1	Direksi mempunyai kebijakan penilaian sendiri (*self-assessment*) untuk menilai kinerja Direksi. The Board of Directors has a self-assessment policy to assess the performance of the Board of Directors.	Sedang dalam tahap pengembangan. Currently in development stage.
6.2	Kebijakan penilaian sendiri (*self-assessment*) untuk menilai kinerja Direksi diungkapkan melalui laporan tahunan Perusahaan Terbuka. The self-assessment policy to assess the performance of the Board of Directors is disclosed in the Public Company's annual report.	Sedang dalam tahap pengembangan. Currently in development stage.
6.3	Direksi mempunyai kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan. The Board of Directors has a policy regarding the resignation of members of the Board of Directors if involved in a financial crime.	Telah dilaksanakan. Already implemented.
Aspek 4. Partisipasi Pemangku Kepentingan **Aspect 4. Stakeholder Participation**		
Prinsip 7: Meningkatkan Aspek Governansi Korporat melalui Partisipasi Pemangku Kepentingan. Principle 7: Improving Corporate Governance Aspects through Stakeholder Participation.		
7.1	Perusahaan Terbuka memiliki kebijakan untuk mencegah terjadinya insider trading. Public Companies have policies to prevent insider trading.	Telah dilaksanakan. Already implemented.
7.2	Perusahaan Terbuka memiliki kebijakan antikorupsi dan anti- fraud. Public Companies have anti-corruption and anti-fraud policies.	Telah dilaksanakan. Already implemented.
7.3	Perusahaan Terbuka memiliki kebijakan tentang seleksi dan peningkatan kemampuan pemasok atau vendor. Public Companies have policies regarding the selection and capacity building of supplier or vendors.	Telah dilaksanakan. Already implemented.
7.4	Perusahaan Terbuka memiliki kebijakan tentang pemenuhan hak- hak kreditur. Public Companies have policies regarding the fulfillment of creditors' rights.	Telah dilaksanakan. Already implemented.
7.5	Perusahaan Terbuka memiliki kebijakan sistem pelaporan pelanggaran. Public Companies have a whistleblowing system policy.	Telah dilaksanakan. Already implemented.
7.6	Perusahaan Terbuka memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan karyawan. Public Companies have a policy of providing long-term incentives to Directors and employees.	Telah dilaksanakan. Already implemented.
Aspek 5. Keterbukaan Informasi **Aspect 5. Information Disclosure**		
Prinsip 8: Meningkatkan Pelaksanaan Keterbukaan Informasi. Principle 8: Improving the Implementation of Information Disclosure.		
8.1	Perusahaan Terbuka memanfaatkan penggunaan teknologi informasi secara lebih luas selain Situs Web sebagai media keterbukaan informasi. Public Companies make broader use of information technology apart from Websites as a medium for information disclosure.	Telah dilaksanakan. Already implemented.
8.2	Laporan Tahunan Perusahaan Terbuka mengungkapkan pemilik manfaat akhir dalam kepemilikan saham Perusahaan Terbuka paling sedikit 5%, selain pengungkapan pemilik manfaat akhir dalam kepemilikan saham Perusahaan Terbuka melalui pemegang saham utama dan pengendali. The Annual Report of the Public Company discloses the ultimate beneficial owner in the share ownership of the Public Company of at least 5%, in addition to the disclosure of the ultimate beneficial owner in the ownership of shares of the Public Company through the majority and controlling shareholders.	Telah dilaksanakan. Already implemented.

Penerapan Pedoman Umum Governansi Korporat Indonesia (PUGKI) 2021

Implementation of Indonesian Corporate Governance General Guidelines (PUGKI) 2021

BMHS memperkuat praktik governansi, dengan menerapkan PUGKI 2021 sebagai salah satu rujukan. PUGKI dikeluarkan oleh Komite Nasional Kebijakan Governansi (KNKG), sebagai pedoman untuk membantu Perseroan menjaga kepercayaan publik, meningkatkan kualitas pengawasan, serta memastikan pengelolaan usaha berjalan secara transparan dan bertanggung jawab. PUGKI merangkum delapan prinsip governansi yang disusun dalam tiga kelompok prinsip utama beserta panduan dan rekomendasi pelaksanaannya.

Pada 2025, Perseroan melakukan pengukuran penerapan GCG dengan eksternal assesor sesuai dengan indikator PUGKI dengan skor 96,3 kategori Sangat Baik dan Asean Corporate Governance Scorecard (ACGS) dengan hasil 106,50 kategori *Leadership in Corporate Governance*. Selain itu, Perusahaan menyelenggarakan BMHS GCG Fest pada Oktober 2025 yang merupakan agenda rutin dengan bekerja sama lintas Direktorat, Anak Usaha dan Unit Usaha. Topik yang diangkat berkaitan dengan implementasi Governansi Korporat seperti GCG Strategic Planning, Anti Korupsi, Anti-Fraud, Keterbukaan Informasi, Cyber Security, Equity, Diversity & Inclusion, Hospital by Law, hingga pelaksanaan Pedoman Pengadaan Barang dan Jasa di BMHS Group.

BMHS has strengthened its governance practices by implementing PUGKI 2021 as one of its references. PUGKI was issued by the National Governance Policy Committee (KNKG) as a guideline to help companies maintain public trust, improve the quality of supervision, and ensure that business management is conducted in a transparent and responsible manner. PUGKI summarizes eight governance principles organized into three main principle groups, key principles, along with guidelines and recommendations for their implementation.

In 2025, the Company conducted a measurement of GCG implementation with an external assessor in accordance with PUGKI with a score of 96.3 in the *Sangat Baik* category and the ASEAN Corporate Governance Scorecard (ACGS) with a score of 106.50 in the Leadership in Corporate Governance category. In addition, BMHS held a BMHS GCG Fest in October 2025 with a routine agenda for Directorates, Subsidiaries, and Business Units. The topics covered the implementation of Corporate Governance, such as GCG Strategic Planning, Anti-Corruption, Anti-Fraud, Information Disclosure, Cyber Security, Equity, Diversity & Inclusion, Hospital by Law, and the implementation of the BMHS Group's Goods and Services Procurement Guidelines.



Tanggung Jawab Sosial dan Lingkungan
Social and Environmental Responsibility

BMHS menjalankan kegiatan usaha dengan memperhatikan keseimbangan aspek ekonomi, sosial, lingkungan, dan tata kelola guna memastikan keberlanjutan operasionalnya. Bagi BMHS, tanggung jawab sosial dan lingkungan merupakan bagian integral dalam pengelolaan usahanya. Melalui pendekatan lingkungan, sosial, dan tata kelola (LST), yang diselaraskan dengan kerangka IBU, BMHS merancang dan melaksanakan berbagai program yang mendukung kesejahteraan karyawan, kualitas layanan kesehatan, serta pengelolaan dampak lingkungan secara berkelanjutan.

BMHS conducts its business activities with due regard to a balance between economic, social, environmental, and governance aspects to ensure its operational sustainability. For BMHS, social and environmental responsibility is an integral part of its business management, and by using an environmental, social, and governance (ESG) approach, aligned with the IBU framework, BMHS designs and implements programs that support employee welfare, quality of health services, and sustainable environmental impact management.

Kerangka IBU terdiri dari tiga pilar yang saling melengkapi, yaitu Inisiator yang Adil dan Bertanggung Jawab, Bumi yang Asri dan Sejahtera, serta Utamakan Pelayanan Pasien. Pilar Inisiator yang Adil dan Bertanggung Jawab mencerminkan upaya BMHS memperkuat tata kelola melalui proses internal yang lebih akuntabel, peningkatan efektivitas pengawasan, serta pelaksanaan operasional yang selaras dengan prinsip integritas dan kepatuhan. Melalui praktik yang bertanggung jawab, BMHS memastikan bahwa operasional dan pengambilan keputusan berjalan secara transparan dan mendukung keberlanjutan kinerja.

The IBU framework comprises three complementary pillars, namely Fair and Responsible Initiators, Beautiful and Prosperous Earth, and Prioritizing Patient Care. The Fair and Responsible Initiator pillar reflects BMHS's efforts to strengthen governance through more accountable internal processes, increase supervision effectiveness, and operational implementation in line with the principles of integrity and compliance. Through responsible practices, BMHS ensures that operations and decision-making are transparent and support a sustainable performance.

Pilar Bumi yang Asri dan Sejahtera menjadi landasan pengelolaan dampak lingkungan. Melalui pilar ini, BMHS mengarahkan berbagai program untuk menciptakan lingkungan yang lebih sehat dan mendukung kualitas hidup masyarakat. Upaya tersebut mencakup peningkatan efisiensi sumber daya, pengelolaan limbah medis sesuai standar, pengurangan emisi dari aktivitas operasional, serta penerapan praktik kerja yang meminimalkan risiko lingkungan.

The Beautiful and Prosperous Earth pillar is the foundation for managing the environmental impact. Through this pillar, BMHS manages programs to create a healthier environment and support the quality of life in the communities. The efforts made include increasing resource efficiency, managing medical waste according to standards, reducing emissions from operational activities, and implementing work practices that minimize environmental risks.

Pilar Utamakan Pelayanan Pasien menempatkan kualitas layanan kesehatan sebagai inti dari seluruh aktivitas operasional BMHS. Melalui pilar ini, BMHS berupaya meningkatkan mutu pelayanan secara menyeluruh, mulai dari keselamatan pasien, standar klinis, hingga pengalaman pasien dalam menerima layanan. Upaya tersebut didukung oleh pengembangan kompetensi tenaga kesehatan, pemanfaatan teknologi medis yang tepat guna, serta penyediaan fasilitas yang

The Patient Service First pillar places the quality of health services at the core of all of BMHS's operational activities. Through this pillar, BMHS endeavors to improve the overall quality of services, including patient safety and clinical standards to the patients' experience in receiving services. Efforts taken include the development of health worker competencies, the use of appropriate medical technology, and the provision of safe and comfortable facilities. This approach ensures

aman dan nyaman. Pendekatan ini memastikan bahwa setiap layanan yang diberikan mencerminkan dedikasi dan kepercayaan yang menjadi dasar hubungan BMHS dengan pasien dan masyarakat. Pilar ini juga mencakup pengelolaan ketenagakerjaan sebagai bagian penting dari mutu pelayanan. BMHS memandang bahwa kualitas layanan sangat dipengaruhi oleh kompetensi, keselamatan, dan kesejahteraan tenaga kesehatan maupun karyawan pendukung. Oleh karena itu, berbagai inisiatif diarahkan untuk menciptakan lingkungan kerja yang sehat, aman, dan inklusif, termasuk peningkatan kapasitas tenaga medis, pengembangan talenta, penyediaan kesempatan pengembangan yang setara, serta pengelolaan tingkat *turnover* secara lebih terukur. BMHS juga menyediakan fasilitas dan kebijakan yang mendukung ibu bekerja, seperti ruang laktasi dan pengaturan kerja yang ramah bagi ibu menyusui, guna memperkuat kesejahteraan karyawan dan mendukung terciptanya pelayanan pasien yang lebih baik.

that all services provided reflect the dedication and trust that form the basis of BMHS's relationship with patients and the community. This pillar also includes workforce management as an important part of service quality. BMHS believes that service quality is greatly influenced by the competence, safety, and well being of healthcare professionals and support staff. Therefore, initiatives are directed at creating a healthy, safe, and inclusive work environment, including increasing the capacity of medical personnel, developing talent, providing equal development opportunities, and managing turnover rates in a more measurable manner. BMHS also provides facilities and policies that support working mothers, such as lactation rooms and breastfeeding-friendly work arrangements, in order to strengthen employee welfare and support the creation of better patient services.

Informasi mengenai strategi, implementasi, serta capaian Tanggung Jawab Sosial dan Lingkungan BMHS disampaikan secara lebih lengkap dalam Laporan Keberlanjutan 2025 PT Bundamedik Tbk, yang merupakan bagian yang tidak terpisahkan dari Laporan Tahunan ini.

Information concerning BMHS's Social and Environmental Responsibility strategies, implementation, and achievements can be found in more detail in the 2025 Sustainability Report of PT Bundamedik Tbk, which is an integral part of this Annual Report.



Surat Pernyataan Anggota Dewan Komisaris tentang Tanggung Jawab atas Laporan Tahunan PT Bundamedik Tbk Tahun 2025

Statement Letter of the Board of Commissioners Responsibilities on the Annual Report of PT Bundamedik Tbk Year 2025

Kami yang bertanda tangan di bawah ini menyatakan bahwa semua informasi dalam Laporan Tahunan PT Bundamedik Tbk Tahun 2025 telah dimuat secara lengkap dan bertanggung jawab penuh atas kebenaran isi Laporan Tahunan BMHS.

We, the undersigned, state that all information in the Annual Report of PT Bundamedik Tbk Year 2025 is presented in its entirety, and we take full responsibility for the correctness of the contents in this Annual Report.

Demikian pernyataan ini dibuat dengan sebenarnya.

Thus this statement is made in all truthfulness.

Jakarta, April 2026

Dewan Komisaris | Board of Commissioners



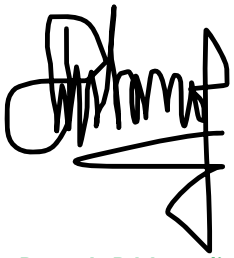
Ivan Rizal Sini
Komisaris Utama
President Commissioner



Shubhasish Chattoraj
Wakil Komisaris Utama
Vice President Commissioner



Mesha Rizal Sini
Komisaris
Commissioner



Retno L. P. Marsudi
Komisaris Independen
Independent Commissioner



Arianti Anaya
Komisaris Independen
Independent Commissioner

Surat Pernyataan Anggota Direksi tentang Tanggung Jawab atas Laporan Tahunan PT Bundamedik Tbk Tahun 2025

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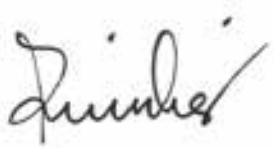
Direksi | Board of Directors



Agus Heru Darjono
Direktur Utama
President Director



Cuncun Wijaya
Direktur
Director



Emilia Rouli
Direktur
Director

Referensi SEOJK 16/SEOJK.04/2021 tentang Bentuk dan Isi Laporan Emiten atau Perusahaan Publik

Reference to SEOJK 16/SEOJK.04/2021 regarding the Form and Content of Reports of Issuers or Public Companies

No.	URAIAN ISI LAPORAN TAHUNAN Description of Content of the Annual Report	HALAMAN Page
Ikhtisar Data Keuangan Penting Financial Highlights		
1	Ikhtisar data keuangan penting memuat informasi keuangan yang disajikan dalam bentuk perbandingan selama 3 tahun buku atau sejak memulai usahanya jika Emiten atau Perusahaan Publik tersebut menjalankan kegiatan usahanya kurang dari 3 tahun, paling sedikit memuat, pendapatan, laba (rugi), jumlah aset, liabilitas, ekuitas, dan rasio-rasio keuangan. Financial information is presented in a comparative form over a period of 3 (three) financial years; if the Issuer or Public Company has been established less than 3 years, the information shall include at least includes revenue, profit (loss), total assets, liabilities; equity, and financial ratios.	6-7
Informasi Saham Information on Shares		
1	Saham yang telah diterbitkan untuk setiap masa triwulan yang disajikan dalam bentuk perbandingan selama 2 tahun buku terakhir, paling sedikit memuat: a. jumlah saham yang beredar; b. kapitalisasi pasar berdasarkan harga pada bursa efek tempat saham dicatatkan; c. harga saham tertinggi, terendah, dan penutupan berdasarkan harga pada bursa efek tempat saham dicatatkan; dan d. volume perdagangan pada bursa efek tempat saham dicatatkan. Informasi dalam huruf b), huruf c) dan huruf d) hanya diungkapkan jika sahamnya tercatat di bursa efek. Issued shares for each quarter presented in a comparative form of at least 2 financial years at least include: a. number of outstanding shares; b. market capitalization based on the price at the Stock Exchange where the shares are listed; c. the highest, lowest, and closing share price based on the Stock Exchange where the shares are listed; and d. trading volume at the Stock Exchange where the shares are listed.	8-9
2	Dalam hal terjadi aksi korporasi yang menyebabkan terjadinya perubahan pada saham, seperti pemecahan saham (*stock split*), penggabungan saham (*reverse stock*), dividen saham, saham bonus, perubahan nilai nominal saham, penerbitan efek konversi, serta penambahan dan pengurangan modal, informasi saham sebagaimana dimaksud pada angka 1. In the event of corporate action causes changes in shares such as stock split, reverse stock, stock dividend, bonus shares, changes in the nominal value of shares, issuance of conversion stock, and increasing and decreasing interests; information on shares as stated in point 1.	9
3	Dalam hal terjadi penghentian sementara perdagangan saham (*suspension*) dan/atau pembatalan pencatatan saham (*delisting*) dalam tahun buku, dijelaskan alasan penghentian sementara perdagangan saham (*suspension*) dan/atau pembatalan pencatatan saham (*delisting*) tersebut. In the event of suspension and/or delisting in the financial year, the Issuer or Public Company shall explain the reasons for the suspension and/or delisting.	9
4	Dalam hal penghentian sementara perdagangan saham (*suspension*) sebagaimana dimaksud pada angka 3, dan/atau proses pembatalan pencatatan saham (*delisting*) masih berlangsung hingga akhir periode Laporan Tahunan, dijelaskan tindakan yang dilakukan untuk menyelesaikan penghentian sementara perdagangan saham (*suspension*) dan/atau pembatalan pencatatan saham (*delisting*) tersebut. In the event that suspension and/or delisting as referred to point 3 is still ongoing until the end of the Annual Report period, the Issuer or Public Company shall explain the actions taken to resolve the suspension and/or delisting.	9

No.	URAIAN ISI LAPORAN TAHUNAN Description of Content of the Annual Report	HALAMAN Page
Laporan Direksi Report of the Board of Directors		
1	Kinerja Emiten atau Perusahaan Publik, paling sedikit memuat: a. strategi dan kebijakan strategis; b. peranan Direksi dalam perumusan strategi dan kebijakan strategis; c. proses yang dilakukan Direksi untuk memastikan implementasi strategi; d. perbandingan antara hasil yang dicapai dengan yang ditargetkan; e. kendala yang dihadapi. Performance of Issuer or Public Company, at least includes: a. strategies and Strategic Policy: b. the role of the Board of Directors in the formulation of strategies and strategic policy; c. processes carried out by the Board of Directors to ensure the implementation of strategies and strategic policy; d. comparison between realization and target; and e. obstacle faced by Issuer or Public Company.	22-26
2	Gambaran tentang prospek usaha Emiten atau Perusahaan Publik. Views on business prospect of Issuer or Public Company; and	26
3	Penerapan tata kelola Emiten atau Perusahaan Publik. Implementation of good governance of Issuer or Public Company.	26-29
Laporan Dewan Komisaris Report of the Board of Commissioners		
1	Penilaian terhadap kinerja Direksi mengenai pengelolaan Emiten atau Perusahaan Publik, termasuk pengawasan Dewan Komisaris dalam perumusan dan implementasi strategi yang dilakukan oleh Direksi. Performance evaluation of the Board of Directors regarding management of Issuer or Public Company, including the supervision of the Board of Commissioners in the formulation and implementation of strategies for Issuers or Public Company carried out by the Board of Directors.	17-20
2	Pandangan atas prospek usaha yang disusun oleh Direksi. Views on business prospect of Issuer or Public Company prepared by the Board of Directors.	20
3	Pandangan atas penerapan tata kelola Emiten atau Perusahaan Publik. Views on the implementation of governance of Issuer or Public Company.	20-21
Profil Emiten atau Perusahaan Publik Profile of Issuer or Public Company		
1	Nama Emiten atau Perusahaan Publik termasuk apabila terdapat perubahan nama, alasan perubahan, dan tanggal efektif perubahan nama pada tahun buku. Name of Issuer or Public Company, including name change, reason of the change, and effective date of the name change in the financial year.	28
2	Akses terhadap Emiten atau Perusahaan Publik termasuk kantor cabang atau kantor perwakilan yang memungkinkan masyarakat dapat memperoleh informasi mengenai Emiten atau Perusahaan Publik, meliputi alamat, nomor telepon, alamat surat elektronik, dan alamat situs web. Access to Issuer or Public Company, including branch office or representative office that allows public to obtain information regarding Issuer or Public Company, including: address; phone number, email address, and web address.	28
3	Riwayat singkat Emiten atau Perusahaan Publik. Brief history of Issuer or Public Company.	28-33
4	Visi dan misi Emiten atau Perusahaan Publik serta budaya perusahaan *(corporate culture)* atau nilai-nilai perusahaan. Vision and mission of Issuer or Public Company and its corporate culture or values;	34-35
5	Kegiatan usaha menurut anggaran dasar terakhir, kegiatan usaha yang dijalankan pada tahun buku, serta jenis barang dan/atau jasa yang dihasilkan. Business activities according to the latest article of association, business activities conducted within the financial year, and type of goods and/or services.	36-44

No.	URAIAN ISI LAPORAN TAHUNAN Description of Content of the Annual Report	HALAMAN Page
6	Wilayah operasional Emiten atau Perusahaan Publik; wilayah operasional merupakan wilayah atau daerah pelaksanaan kegiatan operasional atau jangkauan dari kegiatan operasional perusahaan. Operational area of Issuer or Public Company; operational area is an area or region for carrying out operational activities or the range of operational activities.	45
7	Struktur organisasi Emiten atau Perusahaan Publik dalam bentuk bagan, paling sedikit sampai dengan struktur satu tingkat di bawah Direksi termasuk komite di bawah Direksi (jika ada) dan komite di bawah Dewan Komisaris, disertai dengan nama dan jabatan. Organizational structure of Issuer or Public Company in the form of a chart, at least until 1 (one) level below the Board of Directors, including committees under the Board of Directors (if any) and committees under the Board of Commissioners, along with name and position.	48
8	Daftar keanggotaan asosiasi industri baik dalam skala nasional maupun internasional yang berkaitan dengan penerapan keuangan berkelanjutan. A list of industry association memberships on a national and international scale related to the implementation of sustainable finance.	49
9	Profil Direksi, paling sedikit memuat: a. nama dan jabatan yang sesuai dengan tugas dan tanggung jawab; b. foto terbaru; c. usia; d. kewarganegaraan; e. riwayat pendidikan dan/atau sertifikasi f. riwayat jabatan, meliputi informasi: • dasar hukum pengangkatan; • rangkap jabatan; • pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik; g. hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, pemegang saham utama, dan pengendali baik langsung maupun tidak langsung; dan h. perubahan komposisi anggota Direksi dan alasan perubahannya. Profile of the Board of Directors, at least includes: a. name and position in accordance with the duties and responsibilities; b. recent photograph; c. age; d. citizenship; e. education background and/or certification; f. position history, including information on: • legal basis of appointment as a member of the Board of Directors of Issuer or Public Company; • concurrent positions; • work experience and period of service inside and outside Issuer or Public Company; g. affiliation with other members of the Board of Directors, members of the Board of Commissioners, major and controlling shareholders, either directly or indirectly to individual owners. h. changes in the composition of members of the Board of Directors and the reasons for the changes.	58-61

No.	URAIAN ISI LAPORAN TAHUNAN Description of Content of the Annual Report	HALAMAN Page
10	Profil Dewan Komisaris, paling sedikit memuat: a. nama dan jabatan; b. foto terbaru; c. usia; d. kewarganegaraan; e. riwayat pendidikan dan/atau sertifikasi; f. riwayat jabatan, meliputi informasi: • dasar hukum pengangkatan sebagai anggota Dewan Komisaris; • dasar hukum pengangkatan pertama kali sebagai anggota Dewan Komisaris yang merupakan komisaris independen; • rangkap jabatan; dan • pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik; g. hubungan afiliasi dengan anggota Dewan Komisaris lainnya, pemegang saham utama, dan pengendali baik langsung maupun tidak langsung; h. pernyataan independensi komisaris independen dalam hal komisaris independen telah menjabat lebih dari 2 periode; dan i. perubahan komposisi anggota Dewan Komisaris dan alasan perubahannya. Profile of the Board of Commissioners, at least includes: a. name and position in accordance with the duties and responsibilities; b. recent photograph; c. age; d. citizenship; e. education background and/or certification; • position history, including information on: • legal basis for appointment as a member of the Board of Commissioners; • concurrent positions; • work experience and period of service inside and outside Issuer or Public Company; f. affiliation with other members of the Board of Commissioners, major and controlling shareholders, either directly or indirectly to individual owners. g. independence statement of the independent commissioner in the event that the independent commissioner has served for more than 2 terms; and h. changes in the composition of members of the Board of Directors and the reasons for the changes.	50-57
11	Dalam hal terdapat perubahan susunan anggota Direksi dan/atau anggota Dewan Komisaris yang terjadi setelah tahun buku berakhir sampai dengan batas waktu penyampaian Laporan Tahunan, susunan yang dicantumkan dalam Laporan Tahunan adalah susunan anggota Direksi dan/atau anggota Dewan Komisaris yang terakhir dan sebelumnya. In the event that there is a change in the composition of the members of the Board of Directors and/or members of the Board of Commissioners that occurs after the financial year ends up to the deadline for submitting the Annual Report, the composition included in the Annual Report is the composition of the latest and previous members of the Board of Directors and/or members of the Board of Commissioners.	50,58
12	Jumlah karyawan menurut jenis kelamin, jabatan, usia, tingkat pendidikan, dan status ketenagakerjaan (tetap/kontrak) dalam tahun buku. Number of employees by gender, position, age, education level, and employment status (permanent/contract) in the financial year.	62-66

No.	URAIAN ISI LAPORAN TAHUNAN Description of Content of the Annual Report	HALAMAN Page
13	Nama pemegang saham dan persentase kepemilikan pada awal dan akhir tahun buku, yang terdiri dari informasi mengenai: a. pemegang saham yang memiliki 5% atau lebih; b. anggota Direksi dan anggota Dewan Komisaris yang memiliki saham; dan c. kelompok pemegang saham masyarakat, yaitu kelompok pemegang saham yang masing-masing memiliki kurang dari 5%. Names of shareholders and percentage of ownership at the beginning and end of the financial year, at least includes information on: a. shareholders owning 5% or more shares of Issuer or Public Company; b. members of the Board of Directors and members of the Board of Commissioners who own shares in Issuers or Public Companies; and c. public shareholders group who has ownership less than 5% of shares of the Issuer or Public Company.	68
14	Persentase kepemilikan tidak langsung atas saham Emiten atau Perusahaan Publik oleh anggota Direksi dan anggota Dewan Komisaris pada awal dan akhir tahun buku. Dalam hal seluruh anggota Direksi dan/atau seluruh anggota Dewan Komisaris tidak memiliki kepemilikan tidak langsung atas saham Emiten atau Perusahaan Publik, maka diungkapkan mengenai hal tersebut. The percentage of indirect ownership of the shares of the Issuer or Public Company by members of the Board of Directors and members of the Board of Commissioners at the beginning and end of the financial year. If all members of the Board of Directors and/or the Board of Commissioners do not have indirect ownership of the shares of the Issuer or Public Company, this matter shall be disclosed.	69
15	Jumlah pemegang saham dan persentase kepemilikan per akhir tahun buku berdasarkan klasifikasi: kepemilikan institusi lokal; institusi asing; individu lokal; dan individu asing. Number of shareholders and percentage of ownership at the end of the financial year based on the classification: local institution ownership; foreign institution ownership; local individual ownership; and foreign individual ownership.	69
16	Informasi mengenai pemegang saham utama dan pengendali Emiten atau Perusahaan Publik, baik langsung maupun tidak langsung, sampai kepada pemilik individu, yang disajikan dalam bentuk skema atau bagan. Information on major and controlling shareholders of Issuer or Public Company, either directly or indirectly, to the individual owners, presented in the form of a scheme or chart.	69
17	Nama entitas anak, perusahaan asosiasi, perusahaan ventura bersama dimana Emiten atau Perusahaan Publik memiliki pengendalian bersama entitas (jika ada), beserta persentase kepemilikan saham, bidang usaha, total aset, dan status operasi entitas anak, perusahaan asosiasi, perusahaan ventura bersama. Untuk entitas anak, ditambahkan informasi mengenai alamat entitas anak tersebut. Name of subsidiary, associated company, joint venture where Issuer or Public Company has a jointly controlled entity (if any), along with the percentage of share ownership, line of business, total assets, and operating status of the subsidiary, associated company, joint venture.	70-72
18	Kronologis pencatatan saham, jumlah saham, nilai nominal, dan harga penawaran dari awal pencatatan hingga akhir tahun buku serta nama bursa efek dimana saham Emiten atau Perusahaan Publik dicatatkan, termasuk pemecahan saham (*stock split*), penggabungan saham (*reverse stock*), dividen saham, saham bonus, dan perubahan nilai nominal saham, pelaksanaan efek konversi, pelaksanaan penambahan dan pengurangan modal (jika ada). Chronology of share listing, number of shares, par value, and offering price from the beginning of listing to the end of the financial year as well as the name of the stock exchange where the shares of the Issuer or Public Company are listed, including stock splits, reverse stock, stock dividend, bonus shares, and changes in the par value of shares, implementation of conversion stock, implementation of capital additions and subtractions (if any).	72-73
19	Informasi pencatatan efek lainnya selain efek sebagaimana dimaksud pada angka 18, yang belum jatuh tempo pada tahun buku paling sedikit memuat nama efek, tahun penerbitan, tingkat suku bunga/imbal hasil, tanggal jatuh tempo, nilai penawaran, dan peringkat efek (jika ada). Information on the listing of other securities other than securities as referred to in point 18), that have not matured within the financial year at least includes name of securities, issuance year, interest rate/yield, maturity date, offering value, and securities rating (if any).	72-73

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20	Informasi penggunaan jasa akuntan publik (AP) dan kantor akuntan publik (KAP) beserta jaringan/ asosiasi/aliansinya meliputi: nama dan alamat; periode penugasan; informasi jasa audit dan/ atau non audit yang diberikan; biaya jasa *(fee);* dalam hal AP dan KAP beserta jaringan/asosiasi/ aliansinya, yang ditunjuk tidak memberikan jasa non audit, maka diungkapkan mengenai informasi tersebut. Information on the use of public accounting services (AP) and public accounting firms (KAP) and its networks/associations/alliances include: Name and address; Assignment period; Information on audit and/or non-audit services provided; audit and/or non-audit fee for each assignment during the financial year. If the appointed AP and KAP and its network/association/alliance do not provide non-audit services, then the matter shall be disclosed.	73
21	Nama dan alamat lembaga dan/atau profesi penunjang pasar modal selain AP dan KAP. Name and address of capital market supporting institutions and/or professions other than AP and KAP.	73
	Analisis dan Pembahasan Manajemen Management Discussion and Analysis	
1	Tinjauan operasi per segmen usaha sesuai dengan jenis industri Emiten atau Perusahaan Publik, paling sedikit mengenai: a. produksi, yang meliputi proses, kapasitas, dan perkembangannya; b. pendapatan/penjualan; dan c. profitabilitas. Overview of operations per business segment according to the type of industry of Issuer or Public Company, at least includes: a. production, including process, capacity, and growth; b. sales/revenue; and c. profitability.	78-81
2	Kinerja keuangan komprehensif yang mencakup perbandingan kinerja keuangan dalam 2 tahun buku terakhir, penjelasan tentang penyebab adanya perubahan dan dampak perubahan tersebut, paling sedikit mengenai: a. aset lancar, aset tidak lancar, dan total aset; b. liabilitas jangka pendek, liabilitas jangka panjang, dan total liabilitas; c. ekuitas; d. pendapatan/penjualan, beban, laba (rugi), penghasilan komprehensif lain, dan total laba (rugi) komprehensif; dan e. arus kas. Comprehensive financial performance, including comparison of financial performance in the last 2 (two) financial years, an explanation of the causes of the changes and the impact of these changes, at least includes: a. current assets, non-current assets, and total assets; b. current liabilities, non-current liabilities, and total liabilities; c. equity; d. revenue/sales, expenses, profit (loss), other comprehensive income, and total comprehensive profit (loss); and e. cash flow.	83-87
3	Kemampuan membayar utang atau kewajiban dengan menyajikan perhitungan rasio yang relevan. Ability to pay debts or liabilities by presenting the relevant ratio calculations.	87
4	Tingkat kolektibilitas piutang Emiten atau Perusahaan Publik dengan menyajikan perhitungan rasio yang relevan. Collectability level of the Issuer's or Public Company's receivables by presenting the relevant ratio calculations.	87-88
5	Struktur modal dan kebijakan manajemen atas struktur modal tersebut disertai dasar penentuan kebijakan dimaksud. Capital structure and management policy on capital structure along with the basis for determining the policy.	88-89

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6	Bahasan mengenai ikatan yang material untuk investasi barang modal dengan penjelasan paling sedikit memuat: a. tujuan dari ikatan tersebut; b. sumber dana yang diharapkan untuk memenuhi ikatan tersebut; c. mata uang yang menjadi denominasi; dan d. langkah yang direncanakan Emiten atau Perusahaan Publik untuk melindungi risiko dari posisi mata uang asing yang terkait. Discussion on material commitment for capital goods investment with description, at least includes: a. objectives of the commitment; b. expected source of funds to fulfill the commitment; c. the denominated currency; and d. steps planned by Issuer or Public Company to protect the position of related currency from any risks.	89
7	Bahasan mengenai investasi barang modal yang direalisasikan dalam tahun buku terakhir, paling sedikit memuat: a. jenis investasi barang modal; b. tujuan investasi barang modal; dan c. nilai investasi barang modal yang dikeluarkan. Discussion on capital goods investment realized in the latest financial year, at least includes: a. types of capital goods investment; b. objectives of capital goods investment; and c. values of the issued capital goods investment.	89
8	Informasi dan fakta material yang terjadi setelah tanggal laporan akuntan (jika ada). Material information and facts occurring after the due date of accountant report (if any).	90
9	Prospek usaha dari Emiten atau Perusahaan Publik dikaitkan dengan kondisi industri, ekonomi secara umum dan pasar internasional disertai data pendukung kuantitatif dari sumber data yang layak dipercaya. Business prospects of Issuer or Public Company related to the general conditions of industry, economy, and international market as well as quantitative supporting data from reliable data sources.	90-91
10	Perbandingan antara target/proyeksi pada awal tahun buku dengan hasil yang dicapai (realisasi), mengenai: a. pendapatan/penjualan; b. laba (rugi); c. struktur modal; atau d. hal lainnya yang dianggap penting bagi Emiten atau Perusahaan Publik. Comparison between target/projection at the beginning of the financial year and realization, including: a. revenue/sales; b. profit (loss); c. capital structure; or d. other matters deemed important to Issuer or Public Company.	91

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11	Target/proyeksi yang ingin dicapai Emiten atau Perusahaan Publik untuk 1 tahun mendatang, mengenai: a. pendapatan/penjualan; b. laba (rugi); c. struktur modal; d. kebijakan dividen; atau e. hal lainnya yang dianggap penting bagi Emiten atau Perusahaan Publik; Target/projection to be achieved by Issuer or Public Company for the following 1 year, including: a. revenue/sales; b. profit (loss); c. capital structure; d. dividend policy; or e. other matters deemed important to Issuer or Public Company.	92
12	Aspek pemasaran atas barang dan/atau jasa Emiten atau Perusahaan Publik, paling sedikit mengenai strategi pemasaran dan pangsa pasar. Marketing aspects of goods and/or services of Issuer or Public Company, at least including marketing strategy and market share.	93-95
13	Uraian mengenai dividen selama 2 tahun buku terakhir, paling sedikit: a. kebijakan dividen, antara lain memuat informasi persentase jumlah dividen yang dibagikan terhadap laba bersih; b. tanggal pembayaran dividen kas dan/atau tanggal distribusi dividen non kas; c. jumlah dividen per saham (kas dan/atau non kas); dan d. jumlah dividen per tahun yang dibayar. Description on dividends for the last 2 financial years, at least including: a. dividend policy, including information on the percentage of total dividends distributed to net income; b. date of payment of cash dividends and/or date of distribution of non-cash dividends; c. amount of dividends per share (cash and/or non-cash); and d. amount of paid dividends per year.	95
14	Realisasi penggunaan dana hasil penawaran umum, dengan ketentuan: a. dalam hal selama tahun buku, Emiten memiliki kewajiban menyampaikan laporan realisasi penggunaan dana, maka diungkapkan realisasi penggunaan dana hasil penawaran umum secara kumulatif sampai dengan akhir tahun buku; dan b. dalam hal terdapat perubahan penggunaan dana sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan mengenai laporan realisasi penggunaan dana hasil penawaran umum, maka Emiten menjelaskan perubahan tersebut. Realization of the use of proceeds from the public offering, provided that: a. in the event that during the financial year, the Issuer has an obligation to submit a report on the realization of the use of proceeds, then the realization of the cumulative use of the proceeds from the public offering shall be disclosed until the end of the financial year; and b. if there is a change in the use of proceeds as regulated in the Financial Services Authority Regulation on the report on the realization of the use of the proceeds from the public offering, the Issuer shall explain the change.	96

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15	Informasi material (jika ada), antara lain mengenai investasi, ekspansi, divestasi, penggabungan/ peleburan usaha, akuisisi, restrukturisasi utang/modal, transaksi material, transaksi afiliasi, dan transaksi benturan kepentingan, yang terjadi pada tahun buku, paling sedikit memuat: a. tanggal, nilai, dan objek transaksi; b. nama pihak yang melakukan transaksi; c. sifat hubungan afiliasi (jika ada); d. penjelasan mengenai kewajaran transaksi; e. pemenuhan ketentuan terkait; dan f. dalam hal terdapat hubungan afiliasi, selain mengungkapkan informasi sebagaimana dimaksud dalam huruf (a) sampai dengan huruf (e), Emiten atau Perusahaan Publik juga mengungkapkan informasi: • pernyataan Direksi bahwa transaksi afiliasi telah melalui prosedur yang memadai untuk memastikan bahwa transaksi afiliasi dilaksanakan sesuai dengan praktik bisnis yang berlaku umum; dan • peran Dewan Komisaris dan komite audit dalam melakukan prosedur yang memadai; g. untuk transaksi afiliasi atau transaksi material yang merupakan kegiatan usaha yang dijalankan dalam rangka menghasilkan pendapatan usaha dan dijalankan secara rutin, berulang, dan/atau berkelanjutan, ditambahkan penjelasan bahwa transaksi afiliasi atau transaksi material tersebut merupakan kegiatan usaha yang dijalankan dalam rangka menghasilkan pendapatan usaha dan dijalankan secara rutin, berulang, dan/atau berkelanjutan; h. untuk pengungkapan transaksi afiliasi dan/atau transaksi benturan kepentingan yang merupakan hasil pelaksanaan transaksi afiliasi dan/atau transaksi benturan kepentingan yang telah disetujui pemegang saham independen, ditambahkan informasi mengenai tanggal pelaksanaan RUPS yang menyetujui transaksi afiliasi dan/atau transaksi benturan kepentingan tersebut; i. dalam hal tidak terdapat transaksi afiliasi dan/atau transaksi benturan kepentingan, maka diungkapkan mengenai hal tersebut. Material information (if any) on investment, expansion, divestment, business merger/ consolidation, acquisition, debt/capital restructuring, material transactions, affiliated transactions, and conflict of interest transactions, that occur during the financial year, at least includes: a. date, value, and object of transaction; b. name of the party making the transaction; c. nature of affiliated relationship (if any); d. description on fairness of the transaction; e. compliance with related provisions; and f. If there is an affiliated relationship, other than disclosing the information as referred to in letter (a) to letter (e), the Issuer or Public Company shall also disclose information on: • statement of the Board of Directors that the affiliate transaction has been through adequate procedures to ensure that the affiliated transaction is carried out in accordance with generally accepted business practices; • role of the Board of Commissioners and the audit committee in carrying out adequate procedures to ensure that affiliated transactions. g. as for the routine, repeated, and/or sustainable affiliated or material transactions that are parts of operational activities conducted to gain revenues, there shall be an added information stating that those transactions are routine, repeated, and/or sustainable affiliated or material transactions that are parts of operational activities conducted to gain revenues; h. as for disclosure of affiliated transactions and/or conflict of interest transactions resulting from the implementation of affiliated transactions and/or conflict of interest transactions that have been approved by independent shareholders, additional information regarding the date of the GMS to approve the affiliated transactions and/or conflict of interest transactions shall be added; i. If there is no affiliated transaction and/or conflict of interest transaction, then this matter shall be disclosed.	96-97

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16	Perubahan ketentuan peraturan perundang-undangan yang berpengaruh signifikan terhadap Emiten atau Perusahaan Publik dan dampaknya terhadap laporan keuangan (jika ada). Changes in the provisions of laws and regulations that have a significant impact on Issuer or Public Company and its impact on financial statements (if any).	97-98
17	Perubahan kebijakan akuntansi, alasan dan dampaknya terhadap laporan keuangan (jika ada). Changes in accounting policies, reasons, and impact on financial statements (if any).	98-99
	Tata Kelola Emiten atau Perusahaan Publik **Issuer or Public Company Governance**	
1	Rapat Umum Pemegang Saham (RUPS), paling sedikit memuat: a. Informasi mengenai keputusan RUPS pada tahun buku dan 1 tahun sebelum tahun buku meliputi: • keputusan RUPS pada tahun buku dan 1 tahun sebelum tahun buku yang direalisasikan pada tahun buku; dan • keputusan RUPS pada tahun buku dan 1 tahun sebelum tahun buku yang belum direalisasikan beserta alasan belum direalisasikan; b. dalam hal Emiten atau Perusahaan Publik menggunakan pihak independen dalam pelaksanaan RUPS untuk melakukan perhitungan suara, maka diungkapkan mengenai hal tersebut. Issuer or Public Company governance shall at least include a brief description of: a. Information on GMS resolutions in the financial year and 1 year before the financial year, including: • GMS resolution in the financial year and 1 year before the financial year realized in the financial year; and • GMS resolutions in the financial year and 1 year before the financial year that have not been realized and the reasons for not realizing the resolutions; b. If Issuer or Public Company uses an independent party during the GMS to calculate the votes, then this matter shall be disclosed.	104-108
2	Direksi, paling sedikit memuat: a. tugas dan tanggung jawab masing-masing anggota Direksi; b. pernyataan bahwa Direksi memiliki pedoman atau piagam (*charter*) Direksi; c. kebijakan dan pelaksanaan frekuensi rapat Direksi, rapat Direksi bersama Dewan Komisaris, dan tingkat kehadiran anggota Direksi dalam rapat tersebut termasuk kehadiran dalam RUPS; d. pelatihan dan/atau peningkatan kompetensi anggota Direksi: e. penilaian Direksi terhadap kinerja komite yang mendukung pelaksanaan tugas Direksi; f. dalam hal Emiten atau Perusahaan Publik tidak memiliki komite yang mendukung pelaksanaan tugas Direksi, maka diungkapkan mengenai hal tersebut. Board of Directors, at least includes: a. duties and responsibilities of each member of the Board of Directors; b. statement that the Board of Directors has Board of Directors Charter; c. policy and frequency of BOD meetings, meetings of the Board of Directors with the Board of Commissioners, and attendance rate of members of the Board of Directors in the meeting including attendance at the GMS; d. training and/or competency development of members of the Board of Directors: e. Board of Directors' appraisal on the performance of the committees supporting the implementation of the Board of Directors' duties; f. If Issuer or Public Company does not have committees to support the implementation of the duties of the Board of Directors, this matter shall be disclosed.	115-120

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3	Dewan Komisaris, paling sedikit memuat: a. tugas dan tanggung jawab Dewan Komisaris; b. pernyataan bahwa Dewan Komisaris memiliki pedoman atau piagam (*charter*) Dewan Komisaris; c. kebijakan dan pelaksanaan frekuensi rapat Dewan Komisaris, rapat Dewan Komisaris bersama Direksi dan tingkat kehadiran anggota Dewan Komisaris dalam rapat tersebut termasuk kehadiran dalam RUPS; d. pelatihan dan/atau peningkatan kompetensi anggota Dewan Komisaris; e. penilaian kinerja Direksi dan Dewan Komisaris serta masing-masing anggota Direksi dan anggota Dewan Komisaris; f. penilaian Dewan Komisaris terhadap kinerja Komite yang mendukung pelaksanaan tugas Dewan Komisaris pada tahun buku. Board of Commissioners, at least includes: a. duties and responsibilities of the Board of Commissioners; b. statement that the Board of Commissioners has the Board of Commissioners Manual or Charter; c. policy and frequency of Board of Commissioners meetings, joint meetings of the Board of Commissioners and the Board of Directors and attendance rate of members of the Board of Commissioners in the meetings, including attendance at the GMS; d. training and/or competency development of members of the Board of Commissioners: e. performance appraisal of the Board of Directors and the Board of Commissioners as well as each member of the Board of Directors and the Board of Commissioners; f. the Board of Commissioners' appraisal on the performance of the Committees to support the implementation of the duties of the Board of Commissioners.	109-115
4	Nominasi dan remunerasi Direksi dan Dewan Komisaris, paling sedikit memuat: a. prosedur nominasi, meliputi uraian singkat mengenai kebijakan dan proses nominasi anggota Direksi dan/atau anggota Dewan Komisaris; dan b. prosedur dan pelaksanaan remunerasi Direksi dan Dewan Komisaris. Nomination and remuneration of the Board of Directors and the Board of Commissioners shall at least include: a. nomination procedure, including a brief description of the nomination policies and processes of members of the Board of Directors and/or members of the Board of Commissioners; and b. procedures and implementation of remuneration of the Board of Directors and the Board of Commissioners.	121-122
5	Dewan pengawas syariah, bagi Emiten atau Perusahaan Publik yang menjalankan kegiatan usaha berdasarkan prinsip syariah sebagaimana tertuang dalam anggaran dasar (jika ada). Sharia Supervisory Board, for Issuers or Public Companies that carry out business activities based on sharia principles as stated in the articles of association.	N/A
6	Komite audit, paling sedikit memuat: a. nama dan jabatannya dalam keanggotaan komite; b. usia; c. kewarganegaraan; d. riwayat pendidikan; e. riwayat jabatan; f. periode dan masa jabatan anggota komite audit; g. pernyataan independensi komite audit; h. pelatihan dan/atau peningkatan kompetensi yang telah diikuti dalam tahun buku (jika ada); i. kebijakan dan pelaksanaan frekuensi rapat komite audit dan tingkat kehadiran anggota komite audit dalam rapat tersebut; dan j. pelaksanaan kegiatan komite audit pada tahun buku sesuai dengan yang dicantumkan dalam pedoman atau piagam (*charter*) komite audit. The audit committee, at least includes: a. name and position in committee membership; b. age; c. citizenship; d. educational background; e. position history; f. period and tenure of the audit committee members; g. independence statement of the audit committee; h. training and/or competency development attended in the financial year (if any); i. policy and frequency of audit committee meetings and attendance rate of audit committee members in the meetings; and j. implementation of the audit committee's activities in the financial year in accordance with the audit committee guidelines or charter.	123-130

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7	Komite atau fungsi nominasi dan remunerasi Emiten atau Perusahaan Publik, paling sedikit memuat: a. nama dan jabatannya dalam keanggotaan komite; b. usia; c. kewarganegaraan; d. riwayat pendidikan; e. riwayat jabatan; f. periode dan masa jabatan anggota komite; g. pernyataan independensi komite; h. pelatihan dan/atau peningkatan kompetensi yang telah diikuti dalam tahun buku (jika ada); i. uraian tugas dan tanggung jawab; j. pernyataan bahwa telah memiliki pedoman atau piagam (*charter*); k. kebijakan dan pelaksanaan frekuensi rapat dan tingkat kehadiran anggota dalam rapat tersebut; l. uraian singkat pelaksanaan kegiatan pada tahun buku; dan m. dalam hal tidak dibentuk komite nominasi dan remunerasi, Emiten atau Perusahaan Publik cukup mengungkapkan informasi sebagaimana dimaksud dalam huruf (i) sampai dengan huruf (l), mohon dijelaskan alasannya. Nomination and remuneration committee or function of Issuer or Public Company, at least includes: a. name and position in the committee membership; b. age; c. citizenship; d. educational background; e. position history; f. period and tenure of the committee members; g. independence statement of the committee; h. training and/or competency development attended in the financial year (if any); i. description of duties and responsibilities; j. statement that the committee has guidelines or charter; k. policy and frequency of meetings and attendance rate of the committee members at the meeting; l. brief description of the implementation of activities in the financial year; and m. in the event that no nomination and remuneration committee is formed, the Issuer or Public Company as referred to in letter (i) to letter (l), shall disclose the reason.	130-135
8	Komite lain yang dimiliki Emiten atau Perusahaan Publik dalam rangka mendukung fungsi dan tugas Direksi (jika ada) dan/atau komite yang mendukung fungsi dan tugas Dewan Komisaris. Other committees owned by Issuer or Public Company to support the functions and duties of the Board of Directors (if any) and/or committees to support the functions and duties of the Board of Commissioners.	135-139
9	Sekretaris perusahaan, paling sedikit memuat: a. nama; b. domisili; c. riwayat jabatan; d. riwayat pendidikan; e. pelatihan dan/atau peningkatan kompetensi yang diikuti dalam tahun buku; dan f. uraian singkat pelaksanaan tugas sekretaris perusahaan pada tahun buku. Corporate secretary, at least includes: a. name; b. domicile; c. position history; d. educational background; e. training and/or competency development attended in the financial year; and f. brief description on the implementation of corporate secretary's duties in the financial year;	140-143

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	Unit audit internal, paling sedikit memuat: a. nama kepala unit audit internal; b. riwayat jabatan c. kualifikasi atau sertifikasi sebagai profesi audit internal (jika ada); d. pelatihan dan/atau peningkatan kompetensi yang diikuti dalam tahun buku; e. struktur dan kedudukan unit audit internal; f. uraian tugas dan tanggung jawab; g. pernyataan bahwa telah memiliki pedoman atau piagam (charter) unit audit internal; dan h. uraian singkat pelaksanaan tugas unit audit internal pada tahun buku termasuk kebijakan dan pelaksanaan frekuensi rapat dengan Direksi, Dewan Komisaris, dan/atau komite audit.	
10	Internal audit unit, at least includes: a. name of the Internal Audit Unit head; b. position history; c. qualification or certification as an internal audit (if any); d. training and/or competency development attended in the financial year; e. structure and position of the internal audit unit; f. description of duties and responsibilities; g. statement that the internal audit unit has guidelines or charter; and h. brief description on the implementation of the internal audit unit's duties in the financial year, including policy and frequency of meetings with the Board of Directors, Board of Commissioners, and/or audit committee.	143-148
11	Uraian mengenai sistem pengendalian internal (*internal control*) yang diterapkan oleh Emiten atau Perusahaan Publik, paling sedikit memuat: a. pengendalian keuangan dan operasional, serta kepatuhan terhadap peraturan perundang-undangan lainnya; b. tinjauan atas efektivitas sistem pengendalian internal; dan c. pernyataan Direksi dan/atau Dewan Komisaris atas kecukupan sistem pengendalian internal. Description on internal control system applied by Issuer or Public Company, at least includes: a. financial and operational control, as well as compliance with other laws and regulations; b. review on effectiveness of the internal control system; and c. statement of the Board of Directors and/or Board of Commissioners on the adequacy of the internal control system;	148-149
12	Sistem manajemen risiko yang diterapkan oleh Emiten atau Perusahaan Publik, paling sedikit memuat: a. gambaran umum mengenai sistem manajemen risiko; b. jenis risiko dan cara pengelolaannya; c. tinjauan atas efektivitas sistem manajemen risiko; dan d. pernyataan Direksi dan/atau Dewan Komisaris atau komite audit atas kecukupan sistem manajemen risiko. Risk management system implemented by Issuer or Public Company, at least includes: a. general description on the risk management system of Issuer or Public Company; b. types of risks and management methods; c. review on effectiveness of the risk management system of Issuer or Public Company; and d. statement of the Board of Directors and/or the Board of Commissioners or the audit committee on the adequacy of the risk management system.	149-154
13	Perkara hukum yang berdampak material yang dihadapi oleh Emiten atau Perusahaan Publik, entitas anak, anggota Direksi dan anggota Dewan Komisaris (jika ada), paling sedikit memuat: a. pokok perkara/gugatan; b. status penyelesaian perkara/gugatan; dan c. pengaruhnya terhadap kondisi Emiten atau Perusahaan Publik. Legal proceedings that have a material impact faced by Issuer or Public Company, subsidiaries, members of the Board of Directors and members of the Board of Commissioners (if any), at least include: a. merits of case/lawsuit; b. status of the case/lawsuit settlement; and c. impact on the condition of Issuer or Public Company.	155
14	Informasi tentang sanksi administratif/sanksi yang dikenakan kepada Emiten atau Perusahaan Publik, anggota Dewan Komisaris dan anggota Direksi, oleh Otoritas Jasa Keuangan dan otoritas lainnya pada tahun buku (jika ada). Information on administrative sanctions/sanctions imposed on Issuer or Public Company, members of the Board of Commissioners and members of the Board of Directors, by the Financial Services Authority and other authorities in the financial year (if any).	155

No.	URAIAN ISI LAPORAN TAHUNAN Description of Content of the Annual Report	HALAMAN Page
15	Informasi mengenai kode etik Emiten atau Perusahaan Publik meliputi: • pokok-pokok kode etik; • bentuk sosialisasi kode etik dan upaya penegakannya; dan • pernyataan bahwa kode etik berlaku bagi anggota Direksi, anggota Dewan Komisaris, dan karyawan. Information on the code of conduct of Issuer or Public Company, including: • key Principles of Code of conduct; • the form of dissemination of the code of conduct and its enforcement efforts; and • statement that the code of conduct applies to members of the Board of Directors, members of the Board of Commissioners, and employees of Issuer or Public Company.	156-157
16	Uraian singkat mengenai kebijakan pemberian kompensasi jangka panjang berbasis kinerja kepada manajemen dan/atau karyawan yang dimiliki oleh Emiten atau Perusahaan Publik (jika ada), antara lain berupa program kepemilikan saham oleh manajemen (*management stock ownership program*/MSOP) dan/atau program kepemilikan saham oleh karyawan (*employee stock ownership program*/ESOP). Brief description on the policy of providing long-term performance-based compensation to management and/or employees owned by Issuer or Public Company (if any), including the management stock ownership program (MSOP) and/or employee stock ownership program (ESOP).	157-158
17	Uraian singkat mengenai kebijakan pengungkapan informasi mengenai: kepemilikan saham anggota Direksi dan anggota Dewan Komisaris paling lambat 3 hari kerja setelah terjadinya kepemilikan atau setiap perubahan kepemilikan atas saham Perusahaan Terbuka; dan pelaksanaan atas kebijakan dimaksud. Brief description on information disclosure policy regarding: share ownership of members of the Board of Directors and members of the Board of Commissioners shall be no later than 3 working days after the occurrence of ownership or any change in ownership of shares of Public Company; and implementation of the policy.	158
18	Uraian mengenai sistem pelaporan pelanggaran (*whistleblowing system*) di Emiten atau Perusahaan Publik, paling sedikit memuat: • cara penyampaian laporan pelanggaran; • perlindungan bagi pelapor; • penanganan pengaduan; • pihak yang mengelola pengaduan; dan • hasil dari penanganan pengaduan. Description on whistleblowing system in Issuer or Public Company, at least includes: • method of submitting a violation report; • protection for whistleblowers; • complaint handling; • the party in charge to manage complaint; and • result of complaint handling.	159-161
19	Uraian mengenai kebijakan anti korupsi, paling sedikit memuat: a. program dan prosedur yang dilakukan dalam mengatasi praktik korupsi, balas jasa (*kickbacks*), *fraud*, suap dan/atau gratifikasi dalam Emiten atau Perusahaan Publik; dan b. pelatihan/sosialisasi anti korupsi kepada karyawan Emiten atau Perusahaan Publik. Dalam hal Emiten atau Perusahaan Publik tidak memiliki kebijakan anti korupsi, maka dijelaskan alasan tidak dimilikinya kebijakan dimaksud. Description on Anti-Corruption Policy of Issuer or Public Company, at least includes: a. programs and procedures to overcome corruption practices, kickbacks, fraud, bribery and/or gratuities in Issuer or Public Company; and b. anti-corruption training/socialization to all employees of Issuer or Public Company. Dalam hal Emiten atau Perusahaan Publik tidak memiliki kebijakan anti korupsi, maka dijelaskan alasan tidak dimilikinya kebijakan dimaksud.	161-162
10	Penerapan atas pedoman tata kelola Perusahaan Terbuka bagi Emiten yang menerbitkan efek bersifat ekuitas atau Perusahaan Publik, meliputi: a. pernyataan mengenai rekomendasi yang telah dilaksanakan; dan/atau b. penjelasan atas rekomendasi yang belum dilaksanakan, disertai alasan dan alternatif pelaksanaannya (jika ada). implementation of Public Company governance guidelines for Issuer that issues equity securities or Public Company, including: a. statement regarding the recommendations that have been realized; and/or b. description on recommendations that have been realized, along with reasons and alternative implementations (if any).	162-164

No.	URAIAN ISI LAPORAN TAHUNAN Description of Content of the Annual Report	HALAMAN Page
Tanggung Jawab Sosial dan Lingkungan Emiten atau Perusahaan Publik Social and Environmental Responsibilities of Issuer or Public Company		
1	Informasi yang diungkapkan dalam bagian tanggung jawab sosial dan lingkungan merupakan Laporan Keberlanjutan (*Sustainability Report*) sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan Nomor 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik. Information disclosed in the social and environmental responsibility section is a Sustainability Report as referred to in the Financial Services Authority Regulation No. 51/POJK.03/2017 on Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies.	166-167
2	Laporan Keberlanjutan sebagaimana dimaksud pada angka 1, harus disusun sesuai Pedoman Teknis Penyusunan Laporan Keberlanjutan (*Sustainability Report*) Bagi Emiten dan Perusahaan Publik sebagaimana tercantum dalam Lampiran II, yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini. The Sustainability Report as referred to in point 1) must be prepared in accordance with the Technical Guidelines for the Preparation of a Sustainability Report for Issuers and Public Companies as stated in Appendix II which is an integral part of this Financial Services Authority Circular.	Laporan Keberlanjutan PT Bundamedik Tbk 2025 Sustainability Report PT Bundamedik Tbk 2025
Laporan Keuangan Tahunan yang Telah Diaudit Audited Annual Financial Report		
1	Laporan keuangan tahunan yang dimuat dalam Laporan Tahunan disusun sesuai dengan standar akuntansi keuangan di Indonesia dan telah diaudit oleh akuntan publik yang terdaftar di Otoritas Jasa Keuangan. Laporan keuangan tahunan dimaksud memuat pernyataan mengenai pertanggungjawaban atas laporan keuangan sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan mengenai tanggung jawab Direksi atas laporan keuangan atau peraturan perundang-undangan di sektor pasar modal yang mengatur mengenai laporan berkala perusahaan efek dalam hal Emiten merupakan perusahaan efek. The annual financial statements included in the Annual Report shall be prepared in accordance with Indonesian financial accounting standards and have been audited by a public accountant registered in the Financial Services Authority. The annual financial report shall contain a statement regarding the accountability for financial statements as regulated in the Financial Services Authority Regulation on the Board of Directors' responsibility for financial reports or the laws and regulations in the capital market sector regulating the periodic reports of securities companies in the event that the Issuer is a securities company.	185-282
Surat Pernyataan Anggota Direksi dan Anggota Dewan Komisaris tentang Tanggung Jawab atas Laporan Tahunan Statement Letter of the Board of Directors and f the Board of Commissioners Members on Accountability for Annual Report		
1	Surat pernyataan anggota Direksi dan anggota Dewan Komisaris tentang tanggung jawab atas Laporan Tahunan disusun sesuai dengan format Surat Pernyataan Anggota Direksi dan Anggota Dewan Komisaris tentang Tanggung Jawab atas Laporan Tahunan sebagaimana tercantum dalam Lampiran I yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini. Statement letter of the Board of Directors and members of the Board of Commissioners Members on Accountability for Annual Report shall be prepared in accordance with the format of Statement Letter of the Board of Directors and the Board of Commissioners Members on Accountability for Annual Report as set forth in Appendix I which is an integral part of this Financial Services Authority Circular.	168-169

PT BUNDAMEDIK Tbk

DAN ENTITAS ANAKNYA/ *AND ITS SUBSIDIARIES*

L A P O R A N K E U A N G A N K O N S O L I D A S I A N/
C O N S O L I D A T E D F I N A N C I A L S T A T E M E N T S

UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2025/
FOR THE YEAR ENDED 31 DECEMBER 2025

DAN/ *AND*

LAPORAN AUDITOR INDEPENDEN/
INDEPENDENT AUDITOR'S REPORT

PT BUNDAMEDIK Tbk DAN ENTITAS ANAKNYA
LAPORAN KEUANGAN KONSOLIDASIAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2025

PT BUNDAMEDIK Tbk AND ITS SUBSIDIARIES
CONSOLIDATED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

D A F T A R I S I

C O N T E N T S

	Ekshibit/ *Exhibit*	
Pernyataan Direksi		***Director's Statement***
Laporan Posisi Keuangan Konsolidasian	A	*Consolidated Statement of Financial Position*
Laporan Laba Rugi dan Penghasilan Komprehensif Lain Konsolidasian	B	*Consolidated Statement of Profit or Loss and Other Comprehensive Income*
Laporan Perubahan Ekuitas Konsolidasian	C	*Consolidated Statement of Changes in Equity*
Laporan Arus Kas Konsolidasian	D	*Consolidated Statement of Cash Flows*
Catatan atas Laporan Keuangan Konsolidasian	E	*Notes to Consolidated Financial Statements*
Laporan Auditor Independen		***Independent Auditors' Report***

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since 1973

**PERNYATAAN DIREKSI
TENTANG TANGGUNG JAWAB ATAS
LAPORAN KEUANGAN KONSOLIDASIAN
UNTUK TAHUN YANG BERAKHIR
31 DESEMBER 2025**

PT BUNDAMEDIK Tbk DAN ENTITAS ANAKNYA

***DIRECTOR'S STATEMENT
REGARDING THE RESPONSIBILITY ON
CONSOLIDATED FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 DECEMBER 2025***

PT BUNDAMEDIK Tbk AND ITS SUBSIDIARIES

Kami, yang bertanda-tangan di bawah ini: / *We, the undersigned:*

Nama / *Name*	:	Agus Heru Darjono	:	*Name*
Alamat Kantor / *Office Address*	:	Jalan Teuku Cik Ditiro No. 28 Gondangdia, Menteng, Jakarta, 10350	:	*Office Address*
Alamat Domisili / *Domicile Address*	:	Jalan Legenda Wisata Blok A.2/7 RT 001/ RW 015 Kel. Nagrak Kec. Gunung Putri, Kab. Bogor, 16967	:	*Domicile Address*
Nomor Telepon / *Telephone Number*	:	(021) 3192 - 3344	:	*Telephone Number*
Jabatan / *Position*	:	Direktur Utama/*President Director*	:	*Position*
Nama / *Name*	:	Cuncun Wijaya	:	*Name*
Alamat Kantor / *Office Address*	:	Jalan Teuku Cik Ditiro No. 28 Gondangdia, Menteng, Jakarta, 10350	:	*Office Address*
Alamat Domisili / *Domicile Address*	:	Jalan Cempaka Putih Indah Kav. 20 D RT 010 / RW 007, Kel. Cempaka Putih Barat Kec. Cempaka Putih, Jakarta Pusat, 10520	:	*Domicile Address*
Nomor Telepon / *Telephone Number*	:	(021) 3192 - 3344	:	*Telephone Number*
Jabatan / *Position*	:	Direktur/ *Director*	:	*Position*

menyatakan bahwa: / *declare that:*

1. Bertanggung jawab atas penyusunan dan penyajian laporan keuangan konsolidasian PT Bundamedik Tbk dan Entitas Anaknya ("Grup");
2. Laporan keuangan konsolidasian Grup telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia;
3. a. Semua informasi dalam laporan keuangan konsolidasian Grup telah dimuat secara lengkap dan benar;
   b. Laporan keuangan konsolidasian Grup tidak mengandung informasi atau fakta material yang tidak benar dan tidak menghilangkan informasi atau fakta material;
4. Bertanggung jawab atas sistem pengendalian internal dalam Grup.

1. *Responsible for the preparation and presentation of the consolidated financial statements of PT Bundamedik Tbk and its subsidiaries ("Group");*
2. *The consolidated financial statements of the Group have been prepared and presented in accordance with the Indonesian Financial Accounting Standards;*
3. a. *All information contained in the Group's consolidated financial statements have been disclosed in a complete and truthful manner;*
   b. *The consolidated financial statements of the Group do not contain misleading material information or facts, and do not omit material information and facts;*
4. *Responsible for internal control system of Group.*

Demikian pernyataan ini dibuat dengan sebenarnya. / *This statement has been made truthfully.*

Jakarta, 31 Maret 2026/ *Jakarta, 31 March 2026*

Agus Heru Darjono
Direktur Utama / *President Director*

Cuncun Wijaya
Direktur/ *Director*

PT Bundamedik Tbk

These Consolidated Financial Statements are originally Issued in Indonesian Language

Ekshibit A | ***Exhibit A***

PT BUNDAMEDIK Tbk DAN ENTITAS ANAKNYA
LAPORAN POSISI KEUANGAN KONSOLIDASIAN
PER 31 DESEMBER 2025
(Dinyatakan dalam Rupiah, kecuali dinyatakan lain)

PT BUNDAMEDIK Tbk AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENT OF FINANCIAL POSITION
AS OF 31 DECEMBER 2025
(Expressed in Rupiah, unless otherwise stated)

	Catatan/ *Notes*	31 Desember 2025/ *31 December 2025*	31 Desember 2024/ *31 December 2024*	
ASET				***ASSETS***
Aset Lancar				***Current Assets***
Kas dan setara kas	4	826.584.741.908	783.332.056.074	*Cash and cash equivalents*
Aset keuangan lancar lainnya	5	6.519.211.579	3.262.592.254	*Other current financial assets*
Piutang usaha - Pihak ketiga - Neto	6	161.939.911.962	144.714.255.906	*Trade receivables - Third parties - Net*
Piutang lain-lain - Neto				*Other receivables - Net*
Pihak berelasi	7,33	25.325.460.858	20.074.879.572	*Related parties*
Pihak ketiga	7	23.831.602.694	9.970.928.889	*Third parties*
Persediaan	8	51.620.217.662	47.021.949.525	*Inventories*
Biaya dibayar di muka dan uang muka	9	100.933.381.798	69.993.313.658	*Prepaid expenses and advances*
Pajak dibayar di muka	20a	13.484.587.923	10.510.810.074	*Prepaid taxes*
Jumlah Aset Lancar		1.210.239.116.384	1.088.880.785.952	***Total Current Assets***
Aset Tidak Lancar				***Non-Current Assets***
Aset pajak tangguhan	20e	31.691.945.497	25.310.529.957	*Deferred tax assets*
Taksiran klaim restitusi pajak	20b	-	37.511.247	*Estimated claim tax refund*
Investasi saham	10	83.195.500.000	83.195.500.000	*Investment in shares*
Aset tetap - Neto	11	2.363.899.139.020	1.934.924.754.148	*Property and equipment -Net*
Aset hak-guna - Neto	12	147.651.907.371	94.506.359.437	*Right-of-use assets - Net*
Properti investasi - Neto	13	4.271.939.744	6.581.452.803	*Investment properties - Net*
Goodwill	14	94.793.507.471	94.793.507.471	*Goodwill*
Biaya dibayar di muka dan uang muka - jangka panjang	9	44.571.957.697	78.055.515.818	*Prepaid expenses and advances - long-term*
Aset tidak lancar lainnya	15	36.114.421.959	40.074.986.915	*Other non-current assets*
Jumlah Aset Tidak Lancar		2.806.190.318.759	2.357.480.117.796	***Total Non-Current Assets***
JUMLAH ASET		4.016.429.435.143	3.446.360.903.748	***TOTAL ASSETS***

Lihat Catatan atas Laporan Keuangan Konsolidasian pada Ekshibit E terlampir yang merupakan bagian yang tidak terpisahkan dari Laporan Keuangan Konsolidasian secara keseluruhan

See accompanying Notes to Consolidated Financial Statements on Exhibit E which are integral part of the Consolidated Financial Statements taken as a whole

These Consolidated Financial Statements are originally Issued in Indonesian Language

Ekshibit A/2 | ***Exhibit A/2***

PT BUNDAMEDIK Tbk DAN ENTITAS ANAKNYA
LAPORAN POSISI KEUANGAN KONSOLIDASIAN
PER 31 DESEMBER 2025
(Dinyatakan dalam Rupiah, kecuali dinyatakan lain)

PT BUNDAMEDIK Tbk AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENT OF FINANCIAL POSITION
AS OF 31 DECEMBER 2025
(Expressed in Rupiah, unless otherwise stated)

	Catatan/ *Notes*	31 Desember 2025/ *31 December 2025*	31 Desember 2024/ *31 December 2024*	
LIABILITAS DAN EKUITAS				***LIABILITIES AND EQUITY***
Liabilitas Jangka Pendek				***Current Liabilities***
Utang bank jangka pendek	21	445.816.762.935	440.600.262.935	*Short-term bank loans*
Utang usaha - Pihak ketiga	16	81.660.213.509	30.881.579.952	*Trade payables - Third parties*
Utang lain-lain - Pihak ketiga	17	23.743.315.736	14.708.865.083	*Other payables - Third parties*
Pendapatan diterima di muka	18	33.551.746.321	21.248.355.658	*Unearned revenues*
Beban akrual	19	72.836.181.464	28.573.978.375	*Accruals*
Utang pajak	20c	18.732.279.932	9.015.649.284	*Taxes payables*
Liabilitas jangka panjang yang jatuh tempo dalam satu tahun				*Current maturities of long-term liabilities*
Utang bank	21	47.931.990.928	3.886.703.167	*Bank loans*
S e w a	12	21.812.380.174	19.500.574.022	*L e a s e*
Jumlah Liabilitas Jangka Pendek		746.084.870.999	568.415.968.476	***Total Current Liabilities***
Liabilitas Jangka Panjang				***Non-Current Liabilities***
Liabilitas pajak tangguhan	20e	1.059.029.647	641.176.357	*Deferred tax liabilities*
Liabilitas imbalan pasca-kerja	22	34.552.286.808	29.627.155.160	*Post-employment benefit liabilities*
Liabilitas jangka panjang - setelah dikurangi bagian yang jatuh tempo dalam satu tahun				*Long term liabilities - net of current maturities*
Utang bank	21	721.891.312.883	646.409.321.168	*Bank loans*
S e w a	12	118.334.918.295	53.531.597.866	*L e a s e*
Jumlah Liabilitas Jangka Panjang		875.837.547.633	730.209.250.551	***Total Non-Current Liabilities***
JUMLAH LIABILITAS		1.621.922.418.632	1.298.625.219.027	***TOTAL LIABILITIES***

Lihat Catatan atas Laporan Keuangan Konsolidasian pada Ekshibit E terlampir yang merupakan bagian yang tidak terpisahkan dari Laporan Keuangan Konsolidasian secara keseluruhan

See accompanying Notes to Consolidated Financial Statements on Exhibit E which are integral part of the Consolidated Financial Statements taken as a whole

These Consolidated Financial Statements are originally Issued in Indonesian Language

Ekshibit A/3 | ***Exhibit A/3***

PT BUNDAMEDIK Tbk DAN ENTITAS ANAKNYA
LAPORAN POSISI KEUANGAN KONSOLIDASIAN
PER 31 DESEMBER 2025
(Dinyatakan dalam Rupiah, kecuali dinyatakan lain)

PT BUNDAMEDIK Tbk AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENT OF FINANCIAL POSITION
AS OF 31 DECEMBER 2025
(Expressed in Rupiah, unless otherwise stated)

	Catatan/ *Notes*	31 Desember 2025/ *31 December 2025*	31 Desember 2024/ *31 December 2024*	
LIABILITAS DAN EKUITAS				***LIABILITIES AND EQUITY***
EKUITAS				***EQUITY***
Ekuitas yang dapat diatribusikan kepada pemilik entitas induk				***Equity attributable to owners of the parent***
Modal saham - nilai nominal Rp 20 per saham Modal dasar - 400.000.000.000 saham Modal ditempatkan dan disetor penuh - 8.603.416.176 saham	23	172.068.323.520	172.068.323.520	*Share capital - par value of Rp 20 per shares Authorised - 400,000,000,000 shares Issued and fully-paid capital - 8,603,416,176 shares*
Tambahan modal disetor	24	556.636.429.244	556.675.032.353	*Additional paid-in capital*
Komponen ekuitas lainnya		(2.383.756.076)	(2.383.756.076)	*Other equity component*
Penghasilan komprehensif lain				*Other comprehensive income*
Surplus revaluasi aset tetap, setelah pajak	11	918.899.732.919	690.499.269.307	*Revaluation surplus of property and equipment, net of tax*
Pengukuran kembali program imbalan pasti, setelah pajak	22	3.504.855.110	2.227.180.859	*Remeasurement of defined benefit plan, net of tax*
Rugi yang belum direalisasi atas penurunan nilai pasar aset keuangan lancar lainnya	5	(10.614.529.136)	(10.583.161.120)	*Unrealised loss on incremental profit on other current financial asset*
Saldo laba	25	311.803.137.977	304.976.397.170	*Retained earnings*
Jumlah		1.949.914.193.558	1.713.479.286.013	*T o t a l*
Kepentingan nonpengendali	26	444.592.822.953	434.256.398.708	*Non-controlling interests*
JUMLAH EKUITAS		2.394.507.016.511	2.147.735.684.721	***TOTAL EQUITY***
JUMLAH LIABILITAS DAN EKUITAS		4.016.429.435.143	3.446.360.903.748	***TOTAL LIABILITIES AND EQUITY***

Jakarta, 31 Maret 2026/ *31 March 2026*

Agus Heru Darjono
Direktur Utama/ *President Director*

Cuncun Wijaya
Direktur/ *Director*

Lihat Catatan atas Laporan Keuangan Konsolidasian pada Ekshibit E terlampir yang merupakan bagian yang tidak terpisahkan dari Laporan Keuangan Konsolidasian secara keseluruhan

See accompanying Notes to Consolidated Financial Statements on Exhibit E which are integral part of the Consolidated Financial Statements taken as a whole

These Consolidated Financial Statements are originally Issued in Indonesian Language

Ekshibit B | ***Exhibit B***

PT BUNDAMEDIK Tbk DAN ENTITAS ANAKNYA
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN KONSOLIDASIAN
UNTUK TAHUN YANG BERAKHIR
31 DESEMBER 2025
(Dinyatakan dalam Rupiah, kecuali dinyatakan lain)

PT BUNDAMEDIK Tbk AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED
31 DECEMBER 2025
(Expressed in Rupiah, unless otherwise stated)

	Catatan/ *Notes*	2025	2024	
PENDAPATAN NETO	27	1.614.340.771.512	1.554.685.010.336	***NET REVENUES***
BEBAN POKOK PENJUALAN	28	(869.848.305.402)	(847.547.994.844)	***COST OF REVENUES***
LABA BRUTO		744.492.466.110	707.137.015.492	***GROSS PROFIT***
Beban usaha	29	(628.562.924.995)	(608.070.432.997)	*Operating expenses*
Penghasilan keuangan	30	22.930.845.594	18.640.836.625	*Finance income*
Beban keuangan	31	(67.527.392.890)	(68.053.448.455)	*Finance costs*
Beban operasi lain - Neto	32	(26.050.344.266)	(11.060.239.156)	*Other operating expenses - Net*
LABA SEBELUM PAJAK		45.282.649.553	38.593.731.509	***PROFIT BEFORE TAX***
Pajak kini	20c	(21.742.416.673)	(18.096.225.121)	*Current tax*
Pajak tangguhan	20e	6.521.673.752	1.643.320.773	*Deferred tax*
Pajak periode lalu	20c	(388.764.099)	(3.245.042.894)	*Prior years income taxes*
Beban pajak penghasilan		(15.609.507.020)	(19.697.947.242)	***Income tax expenses***
LABA TAHUN BERJALAN		29.673.142.533	18.895.784.267	***PROFIT FOR THE YEAR***
PENGHASILAN KOMPREHENSIF LAIN				***OTHER COMPREHENSIVE INCOME***
Pos-pos yang tidak akan direklasifikasi ke laba rugi:				***Items that will not be reclassified to profit or loss:***
Pengukuran kembali atas liabilitas imbalan kerja	22	2.581.070.789	(2.004.583.162)	*Remeasurement of defined benefit liabilities*
Pajak penghasilan terkait	20e	(558.111.502)	475.975.725	*Related income tax*
Revaluasi aset tetap		231.142.399.297	-	*Revaluation on fixed assets*
Pos-pos yang akan direklasifikasi ke laba rugi:				***Items that will be reclassified to profit or loss:***
Rugi yang belum direalisasi atas penurunan nilai pasar aset keuangan lancar lainnya	5	(26.780.676)	(2.503.397.606)	*Unrealised loss on decremental profit on other current financial assets*
PENGHASILAN (RUGI) KOMPREHENSIF TAHUN BERJALAN, Setelah pajak		233.138.577.908	(4.032.005.043)	***OTHER COMPREHENSIVE INCOME (LOSS) FOR THE YEAR, Net of Tax***
JUMLAH LABA KOMPREHENSIF PERIODE BERJALAN		262.811.720.441	14.863.779.223	***TOTAL COMPREHENSIVE INCOME FOR THE PERIOD***

These Consolidated Financial Statements are originally issued in Indonesian Language

Ekshibit B/2 | *Exhibit B/2*

PT BUNDAMEDIK Tbk DAN ENTITAS ANAKNYA
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN KONSOLIDASIAN
UNTUK TAHUN YANG BERAKHIR
31 DESEMBER 2025
(Dinyatakan dalam Rupiah, kecuali dinyatakan lain)

PT BUNDAMEDIK Tbk AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED
31 DECEMBER 2025
(Expressed in Rupiah, unless otherwise stated)

	Catatan/ *Notes*	2025	2024	
Laba tahun berjalan yang dapat diatribusikan kepada:				***Profit for the year attributable to:***
Pemilik entitas induk	25	12.418.961.321	11.943.515.324	*Owners of the parents*
Kepentingan nonpengendali	26	17.254.181.212	6.952.268.943	*Non-controlling interest*
Jumlah		29.673.142.533	18.895.784.267	***Total***
Jumlah laba komprehensif tahun berjalan yang dapat diatribusikan kepada:				***Total comprehensive income for the year attributable to:***
Pemilik entitas induk		242.065.731.168	9.192.171.847	*Owners of the parents*
Kepentingan nonpengendali	26	20.745.989.273	5.671.607.377	*Non-controlling interests*
Jumlah		262.811.720.441	14.863.779.224	***Total***
LABA PER SAHAM DASAR DARI LABA TAHUN BERJALAN YANG DAPAT DIATRIBUSIKAN KEPADA PEMILIK ENTITAS INDUK	25	1,4	1,4	***BASIC EARNINGS PER SHARE FROM PROFIT FOR THE YEAR ATTRIBUTABLE TO OWNERS OF THE PARENT***

Jakarta, 31 Maret 2026/ *31 March 2026*

Agus Heru Darjono
Direktur Utama/ *President Director*

Cuncun Wijaya
Direktur/ *Director*

Lihat Catatan atas Laporan Keuangan Konsolidasian pada Ekshibit E terlampir yang merupakan bagian yang tidak terpisahkan dari Laporan Keuangan Konsolidasian secara keseluruhan

See accompanying Notes to Consolidated Financial Statements on Exhibit E which are integral part of the Consolidated Financial Statements taken as a whole

These Consolidated Financial Statements are originally Issued in Indonesian Language

Ekshibit C | ***Exhibit C***

PT BUNDAMEDIK Tbk DAN ENTITAS ANAKNYA
LAPORAN PERUBAHAN EKUITAS KONSOLIDASIAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2025
(Dinyatakan dalam Rupiah, kecuali dinyatakan lain)

PT BUNDAMEDIK Tbk AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED 31 DECEMBER 2025
(Expressed in Rupiah, unless otherwise stated)

	Ekuitas yang dapat diatribusikan kepada pemilik entitas induk/ *Equity attributable to owners of the parent*										
			Penghasilan komprehensif lain/ *Other comprehensive income*								
	Modal ditempatkan dan disetor penuh/ *Issued and fully paid capital*	Tambahan modal disetor/ *Additional paid in capital*	Surplus revaluasi aset tetap/ *Revaluation surplus of property and equipment*	Pengukuran kembali program imbalan pasti/ *Remeasurement of defined benefit plan*	Laba yang belum direalisasi atas kenaikan nilai pasar asset keuangan lancer lainnya/ *Unrealised gain on incremental profit on ot*	Komponen Ekuitas Lainnya/ *Other equity component*	Saldo laba/ *Retained earnings*	Jumlah/ T o t a l	Kepentingan nonpengendali/ *Non-controlling interests*	Jumlah ekuitas/ *Total equity*	
Saldo 1 Januari 2024	172.068.323.520	437.383.152.743	690.499.269.307	2.475.126.730	(8.079.763.514)	(2.383.756.076)	297.850.794.905	1.589.813.147.615	210.222.760.837	1.800.035.908.452	***Balance as at 1 January 2024***
Setoran modal dari pihak non pengendali	-	-	-	-	-	-	-	-	103.638.000.000	293.128.602.500	*Paid in capital from non-controlling interests*
Selisih transaksi restrukturisasi ekuitas entitas pengendali	-	119.291.879.610	-	-	-	-	-	119.291.879.610	173.836.722.890	(4.817.913.059)	*Difference in equity restructuring transactions of the controlling entity*
Dividen kas (Catatan 25)	-	-	-	-	-	-	(4.817.913.059)	(4.817.913.059)	-	(59.112.692.396)	*Cash dividends (Note 25)*
Dividen kas pada entitas anak	-	-	-	-	-	-	-	-	(59.112.692.396)	(4.032.005.043)	*Cash dividends by subsidiaries*
Kerugian komprehensif lain	-	-	-	(247.945.871)	(2.503.397.606)	-	-	(2.751.343.477)	(1.280.661.566)	293.128.602.500	*Other comprehensive income*
Laba tahun berjalan	-	-	-	-	-	-	11.943.515.324	11.943.515.324	6.952.268.943	(4.817.913.059)	*Profit for the year*
Saldo 31 Desember 2024	172.068.323.520	556.675.032.353	690.499.269.307	2.227.180.859	(10.583.161.120)	(2.383.756.076)	304.976.397.170	1.713.479.286.013	434.256.398.708	2.147.735.684.721	***Balance as at 31 December 2024***
Setoran modal dari pihak non pengendali	-	-	-	-	-	-	-	-	362.708.000	362.708.000	*Paid in capital from non-controlling interests*
Selisih transaksi restrukturisasi ekuitas entitas pengendali	-	(38.603.109)	-	-	-	-	-	(38.603.109)	38.603.109	-	*Difference in equity restructuring transactions of the controlling entity*
Dividen kas (Catatan 25)	-	-	-	-	-	-	(5.592.220.514)	(5.592.220.514)	-	(5.592.220.514)	*Cash dividends (Note 25)*
Dividen kas pada entitas anak	-	-	-	-	-	-	-	-	(10.810.876.137)	(10.810.876.137)	*Cash dividends by subsidiaries*
Penghasilan komprehensif lain	-	-	228.400.463.612	1.277.674.251	(31.368.016)	-	-	229.646.769.847	3.491.808.061	233.138.577.908	*Other comprehensive income*
Laba tahun berjalan	-	-	-	-	-	-	12.418.961.321	12.418.961.321	17.254.181.212	29.673.142.533	*Profit for the year*
Saldo 31 Desember 2025	172.068.323.520	556.636.429.244	918.899.732.919	3.504.855.110	(10.614.529.136)	(2.383.756.076)	311.803.137.977	1.949.914.193.558	444.592.822.953	2.394.507.016.511	***Balance as at 31 December 2025***
	Catatan 23/ *Note 23*	**Catatan 24/ *Note 24***		**Catatan 22/ *Note 22***	**Catatan 5/ *Note 5***		**Catatan 25/ *Note 25***		**Catatan 26/ *Note 26***		

Lihat Catatan atas Laporan Keuangan Konsolidasian pada Ekshibit E terlampir yang merupakan bagian yang tidak terpisahkan dari Laporan Keuangan Konsolidasian secara keseluruhan

See accompanying Notes to Consolidated Financial Statements on Exhibit E which are integral part of the Consolidated Financial Statements taken as a whole

These Consolidated Financial Statements are originally Issued in Indonesian Language

Ekshibit D | ***Exhibit D***

PT BUNDAMEDIK Tbk DAN ENTITAS ANAKNYA
LAPORAN ARUS KAS KONSOLIDASIAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2025
(Dinyatakan dalam Rupiah, kecuali dinyatakan lain)

PT BUNDAMEDIK Tbk AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 DECEMBER 2025
(Expressed in Rupiah, unless otherwise stated)

	2025	2024	
ARUS KAS DARI AKTIVITAS OPERASI			***CASH FLOWS FROM OPERATING ACTIVITIES***
Penerimaan kas dari pelanggan	1.611.125.750.921	1.525.558.998.211	*Receipts from customers*
Pembayaran kepada pemasok dan beban usaha	(860.617.479.988)	(1.021.599.963.964)	*Payment to suppliers and operating expenses*
Pembayaran kepada pegawai	(408.387.618.096)	(391.694.842.342)	*Payment to employees*
Penerimaan dari penghasilan keuangan	22.931.465.736	18.640.836.625	*Receipt of finance income*
Pembayaran beban keuangan	(67.970.680.546)	(68.053.448.455)	*Payment of finance costs*
Pembayaran pajak penghasilan	(13.665.444.970)	(17.811.853.548)	*Payment of income tax*
Pembayaran dari operasi lain - Neto	(32.794.133.363)	(11.060.239.156)	*Other operating expenses - Net*
Arus kas bersih dari aktivitas operasi	250.621.859.694	33.979.487.371	***Net cash flows from operating activities***
ARUS KAS UNTUK AKTIVITAS INVESTASI			***CASH FLOW FOR INVESTING ACTIVITIES***
Perolehan aset tetap	(218.905.414.893)	(163.412.509.355)	*Acquisition of property and equipment*
Perolehan properti investasi	-	(10.281.661.136)	*Acquisition of properties investments*
Hasil penjualan aset tetap	1.493.319.558	1.015.362.904	*Proceeds from sale of property and equipment*
Uang muka pembelian aset tetap	-	(72.612.585.817)	*Additions advanced of acquisition of fixed assets*
Peningkatan investasi saham	-	(163.412.509.355)	*Placement of investments shares*
Arus kas bersih untuk aktivitas investasi	(217.412.095.335)	(245.291.393.404)	***Net cash flows for investing activities***
ARUS KAS DARI AKTIVITAS PENDANAAN			***CASH FLOW FROM FINANCING ACTIVITIES***
Pembayaran liabilitas sewa	(98.699.072.459)	(23.968.116.240)	*Payment of lease liabilities*
Penerimaan pinjaman bank	178.622.359.690	141.670.889.796	*Drawdown of bank loans*
Pembayaran pinjaman bank	(53.878.580.214)	(77.952.817.919)	*Payment of bank loans*
Pembayaran dividen kas	(16.403.096.651)	(63.930.605.455)	*Cash dividends paid*
Peningkatan modal entitas anak dari pihak ketiga	401.311.109	396.766.602.500	*Issuance shares of subsidiary to non-controlling interests*
Arus kas bersih dari aktivitas pendanaan	10.042.921.475	372.585.952.682	**Net cash flow from financing activities**
KENAIKAN NETO DALAM KAS DAN SETARA KAS	43.252.685.834	161.274.046.649	***NET INCREASE IN CASH AND CASH EQUIVALENTS***
KAS DAN SETARA KAS AWAL TAHUN	783.332.056.074	622.058.009.425	***CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR***
KAS DAN SETARA KAS AKHIR TAHUN	826.584.741.908	783.332.056.074	***CASH AND CASH EQUIVALENTS AT END OF THE YEAR***

Lihat Catatan atas Laporan Keuangan Konsolidasian pada Ekshibit E terlampir yang merupakan bagian yang tidak terpisahkan dari Laporan Keuangan Konsolidasian secara keseluruhan

See accompanying Notes to Consolidated Financial Statements on Exhibit E which are integral part of the Consolidated Financial Statements taken as a whole

These Consolidated Financial Statements are originally Issued in Indonesian language

Ekshibit E

**PT BUNDAMEDIK Tbk DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN KEUANGAN KONSOLIDASIAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2025
(Dinyatakan dalam Rupiah, kecuali dinyatakan lain)**

1. U M U M

a. **Pendirian Perusahaan**

PT Bundamedik Tbk ("Perusahaan") didirikan pada tanggal 13 April 1978 berdasarkan Akta No. 21 dari notaris Adlan Yulizar, S.H.. Akta pendirian tersebut telah mendapatkan pengesahan dari Menteri Kehakiman Republik Indonesia dengan Surat Keputusan No. Y.A.5/160/18 tanggal 28 September 1978.

Anggaran Dasar Perusahaan mengalami perubahan terakhir dengan Akta No. 41 tanggal 7 Agustus 2025 dari Jose Dima Satria, S.H. M.Kn., notaris di Jakarta, mengenai perubahan susunan Dewan Komisaris dan Dewan Direksi. Perubahan Akta tersebut telah diterima pemberitahuan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan Surat Penerimaan Pemberitahuan No. AHU-AH.01.09-0323470 tanggal 11 Agustus 2025.

Sesuai dengan Pasal 3 Anggaran Dasar Perusahaan, kegiatan utama Perusahaan adalah dalam bidang pengelolaan rumah sakit. Perusahaan memulai kegiatan operasi komersialnya pada tahun 1978.

Perusahaan berdomisili di Jalan Teuku Cik Ditiro No. 28, Menteng, Jakarta.

Entitas induk Perusahaan dan entitas induk terakhir dalam Grup adalah PT Bunda Investama Indonesia.

b. **Karyawan, Komite Audit, Dewan Komisaris dan Direksi**

Pada tanggal 31 Desember 2025 dan 2024, susunan terakhir Dewan Komisaris dan Direksi Perusahaan adalah sebagai berikut:

		2025	2024		
Dewan Komisaris					***Board of Commissioner***
Komisaris Utama	:	Ivan Rizal Sini	Ivan Rizal Sini	:	*President Commissioner*
Wakil Komisaris Utama	:	Shubasish Chattoraj	Wishnutama Kusubandio	:	*Vice President Commissioner*
Komisaris	:	Ir. Mesha Rizal Sini	Ir. Mesha Rizal Sini	:	*Commissioner*
Komisaris	:	-	Sunata Tjiterosampurno	:	*Commissioner*
Komisaris Independen	:	Retno Lestari Priansari Marsudi	Retno Lestari Priansari Marsudi	:	*Independent Commissioner*
Komisaris Independen	:	Arianti Anaya	Arianti Anaya	:	*Independent Commissioner*
Dewan Direksi					***Board of Director***
Direktur Utama	:	Agus Heru Darjono	Agus Heru Darjono	:	*President Director*
Direktur	:	Emilia Rouli	Emilia Rouli	:	*Director*
Direktur	:	Cuncun Wijaya	Cuncun Wijaya	:	*Director*

Exhibit E

***PT BUNDAMEDIK Tbk AND ITS SUBSIDIARIES
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025
(Expressed in Rupiah, unless otherwise stated)***

1. GENERAL

*a. **Company Establishment***

PT Bundamedik Tbk (the "Company") was established on 13 April 1978 based on Notarial Deed No. 21 of Adlan Yulizar, S.H.. The establishment deed had been approved by the Minister of Justice of the Republic of Indonesia in its Decision Letter No. Y.A.5/160/18 dated 28 September 1978.

The Articles of Association has been amended recently by the notarial deed No. 41 dated 7 August 2025 of Jose Dima Satria, S.H., M.Kn., notary in Jakarta, regarding the changed of Board of Commissioners and Board of Directors. This amendment had been received notification Legal Body Administration System from Minister of Law and Human Rights of the Republic of Indonesia in its Decision Letter No. AHU-AH.01.09-0323470 dated 11 August 2025.

According to the Article 3 of the Company's Articles of Association, the Company's main business activities are engaged in hospital management. The Company strated its commercial operations in year 1978.

The Company is domiciled at Jalan Teuku Cik Ditiro No. 28, Menteng, Jakarta.

The Company's parent and ultimate parent of the Group is PT Bunda Investama Indonesia.

*b. **Employee, Audit Committee, Board of Commissioners and Directors***

As of 31 December 2025 and 2024, the latest composition of the Board of Commissioners and Directors of the Company are as follows:

These Consolidated Financial Statements are originally Issued in Indonesian language

Ekshibit E/2

Exhibit E/2

PT BUNDAMEDIK Tbk DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN KEUANGAN KONSOLIDASIAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2025
(Dinyatakan dalam Rupiah, kecuali dinyatakan lain)

PT BUNDAMEDIK Tbk AND ITS SUBSIDIARIES
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025
(Expressed in Rupiah, unless otherwise stated)

1. **U M U M** (Lanjutan)

b. **Karyawan, Komite Audit, Dewan Komisaris dan Direksi** (Lanjutan)

Perusahaan telah membentuk Komite Audit sesuai dengan Peraturan OJK No. 55/POJK.04/2015 tanggal 29 Desember 2015 dan Peraturan Pencatatan Bursa Efek berdasarkan Surat Keputusan Dewan Komisaris Perusahaan Tentang Pengangkatan Komite Audit No. 016-I/SK/DIRKOM/IV/2021 tanggal 5 April 2021 adalah sebagai berikut:

1. ***GENERAL*** *(Continued)*

b. ***Employee, Audit Committee, Board of Commissioners and Directors*** *(Continued)*

The Company has formed the Audit Committee to comply with OJK Rule No. 55/POJK.04/2015 dated 29 December 2015 and Listing Rule of Stock Exchange based on Decree of the Board of Commissioners No. 016-I/SK/DIRKOM/IV/2021 dated 5 April 2021 are as follows:

		31 Desember 2025 dan 2024 *31 December 2025 and 2024*		
Komite Audit				***Audit Committee***
Ketua	:	Arianti Anaya	:	*Chairman*
Anggota	:	Marsaulina Olivia Panjaitan	:	*Member*
Anggota	:	Tiwi Setyawati	:	*Member*

Berdasarkan Surat Keputusan Dewan Komisaris No. 009-K/KOMUT/I/2022 tanggal 26 Januari 2022, Perusahaan mengangkat Tubagus Adi Satria Prakarsa sebagai Kepala Unit Internal Audit dan Manajeman Risiko Perusahaan.

Based on Decree of the Board of Commissioner No. 009-KEP/KOMUT/I/2022 dated 26 January 2022, the Company has appointed Tiwi Setyawati as the Audit Committee Member.

Berdasarkan Surat Keputusan Dewan Komisaris No. 001-KEP/KOMUT/XI/2021 tanggal 1 Desember 2021, Perusahaan mengangkat Tiwi Setyawati sebagai Anggota Komite Audit Perusahaan.

Based on Decree of the Board of Commissioner No. 001-KEP/KOMUT/XI/2021 dated 1 December 2021, the Company has appointed Tiwi Setyawati as the Audit Committee Member.

Berdasarkan Surat Keputusan Direksi No. 010-I/SK/DIR/III/2021 tanggal 12 Maret 2021, Perusahaan mengangkat Josephine PM Tobing sebagai Sekretaris Perusahaan.

Based on Decree of the Board of Director No. 010-I/SK/DIR/III/2021 dated 12 March 2021, the Company has appointed Josephine PM Tobing as the Corporate Secretary.

Pada tanggal 31 Desember 2025 dan 2024, Perusahaan dan entitas anaknya masing-masing memiliki 1.566 dan 1.579 pegawai tetap.

As of 31 December 2025 and 2024, the Company and its subsidiaries employed 1,566 and 1,579 permanent employees, respectively.

c. **Penawaran Umum Saham Perusahaan**

Pada tanggal 28 Juni 2021, Perusahaan memperoleh Surat Pemberitahuan Efektif dari Otoritas Jasa Keuangan (OJK) dengan Surat No. S-94/D.04/2021 dalam rangka penawaran umum sebanyak 620.000.000 saham dengan nilai nominal Rp 20 per saham melalui Bursa Efek Indonesia dengan harga penawaran sebesar Rp 340 per saham. Pada tanggal 6 Juli 2021, seluruh saham telah dicatatkan di Bursa Efek Indonesia.

c. ***Public Offering of the Company's Shares***

On 28 June 2021, the Company obtained statement effective from the Financial Service Authority (OJK) in his Decision Letter No. S-94/D.04/2021 to offer 620,000,000 of its shares to public with par value of Rp 20 per share through Indonesia Stock Exchange (IDX), at an initial offering price of Rp 340 per share. On 6 July 2021, those shares were listed in the Indonesian Stock Exchange.

d. **Entitas-Entitas Anak yang Dikonsolidasi**

Selanjutnya Perusahaan dan Entitas Anaknya disebut sebagai "Grup".

d. ***The Company's Consolidated Subsidiaries***

The Company and Its Subsidiaries will be referred as the "Group".

These Consolidated Financial Statements are originally Issued in Indonesian language

Ekshibit E/3

PT BUNDAMEDIK Tbk DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN KEUANGAN KONSOLIDASIAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2025
(Dinyatakan dalam Rupiah, kecuali dinyatakan lain)

1. **U M U M** (Lanjutan)

d. **Entitas-Entitas Anak yang Dikonsolidasi** (Lanjutan)

Pada tanggal 31 Desember 2025 dan 2024, Perusahaan memiliki kepemilikan langsung dan tidak langsung pada entitas-entitas anak berikut ini:

Exhibit E/3

PT BUNDAMEDIK Tbk AND ITS SUBSIDIARIES
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025
(Expressed in Rupiah, unless otherwise stated)

*1. **GENERAL** (Continued)*

*d. **The Company's Consolidated Subsidiaries** (Continued)*

As of 31 December 2025 and 2024, the Company has direct and indirect ownership in the following subsidiaries:

Entitas anak/ *Subsidiary*	Domisili/ *Domicile*	Tahun beroperasi komersial/ *Year of commercial operations*	Jenis usaha/ *Nature of business*	Persentase kepemilikan/ *Percentage of ownership* 2025	2024	Jumlah aset sebelum eliminasi/ *Total asset before elimination* 2025	2024
Kepemilikan langsung/ *Direct ownership*							
PT Morula Indonesia dan Entitas anaknya/ *and Its Subsidiaries*	Jakarta	2015	Konsultan Manajemen Layanan Teknologi Reproduksi Berbantu/ *Management consultant assissted Reproductive Technology Services*	47,25%	47,25%	900.118.399.281	832.551.461.797
PT Bunda Minang Citra	Padang	1995	Rumah Sakit Swasta/ *Hospital*	40,00%	40,00%	231.210.371.243	201.624.157.076
PT Citra Ananda	Jakarta	2005	Rumah Sakit Swasta/ *Hospital*	40,00%	40,00%	58.490.188.196	58.072.059.195
PT Bunda Medka Wisesa	Jakarta	2017	Hotel/ *Hotel*	90,00%	90,00%	18.241.667.258	20.508.058.606
PT Bunda Global Pharma	Jakarta	2017	Distributor obat dan alat kesehatan/ *Medicine and medical supplies distributor*	65,00%	65,00%	61.280.117.861	51.452.045.252
PT Emergency Response Indonesia	Jakarta	2007	Penyedia Jasa Ambulans/*Ambulance Services*	60,00%	60,00%	5.578.020.212	7.156.067.217
PT Visiscan Indonesia	Jakarta	2012	Layanan klinik USG/ *USG Clinic Services*	90,00%	90,00%	4.509.592.372	4.509.864.668
PT Sasana Mitra Bunda	Jakarta	2012	Klinik fisioterapi/ *Physiotherapy Clinic*	65,00%	65,00%	4.713.711.484	4.650.734.553
PT BMHS Diklat Indonesia	Jakarta	2017	Pendidikan Kesehatan Swasta/ *Healthcare Training*	90,00%	90,00%	2.010.605.086	838.138.453
PT Prima Dental Medika	Jakarta	2010	Klinik gigi/ *Dental Clinic*	86,67%	86,67%	3.082.030.552	2.706.390.122
PT Bunda Medika Dewata	Bali	2021	Rumah Sakit Swasta/ *Hospital*	99,00%	99,00%	63.762.315.316	62.476.731.205
PT Pintu Ilmu	Palembang	2002	Rumah Sakit Swasta/ *Hospital*	99,00%	99,00%	76.862.409.548	82.120.345.499
PT Bunda Medika Bekasi	Bekasi	Belum beroperasi/ *Dormant*	Rumah Sakit Swasta/ *Hospital*	99,00%	99,00%	2.514.700.148	2.514.700.148
PT Bunda Graha Properti	Jakarta	Belum beroperasi/ *Dormant*	Properti / *Property*	99,00%	99,00%	272.099.324.873	263.826.811.287
PT Jolin Sapta Medika	Bekasi	2007	Rumah Sakit Swasta/ *Hospital*	99,00%	99,00%	60.218.945.242	55.932.497.162
PT Diagnos Laboratorium Utama Tbk	Jakarta	2008	Laboratorium kesehatan/ *Health laboratories*	41,20%	41,20%	318.672.105.755	300.022.257.340
PT Bunda Medika Klinik	Jakarta	2023	Klinik / *Clinic*	99,00%	99,00%	13.548.792.969	12.325.099.265
PT Medika Sejahtera Bersama*)	Surabaya	2005	Rumah Sakit Swasta/ *Hospital*	99,00%	0,00%	90.589.811.495	-

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Ekshibit E/4

Exhibit E/4

PT BUNDAMEDIK Tbk DAN ENTITAS ANAKNYA
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(Dinyatakan dalam Rupiah, kecuali dinyatakan lain)

PT BUNDAMEDIK Tbk AND ITS SUBSIDIARIES
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FOR THE YEAR ENDED 31 DECEMBER 2025
(Expressed in Rupiah, unless otherwise stated)

1. **U M U M** (Lanjutan)

   d. **Entitas-Entitas Anak yang Dikonsolidasi** (Lanjutan)

1. ***GENERAL*** *(Continued)*

   *d. **The Company's Consolidated Subsidiaries** (Continued)*

Entitas anak/ *Subsidiary*	Domisili/ *Domicile*	Tahun beroperasi komersial/ *Year of commercial operations*	Jenis usaha/ *Nature of business*	Persentase kepemilikan/ *Percentage of ownership* 2025	2024	Jumlah aset sebelum eliminasi/ *Total asset before elimination* 2025	2024
Kepemilikan tidak langsung/ *Indirect ownership*							
PT Morula IVF Surabaya	Surabaya	2012	Konsultan Manajemen Layanan Teknologi Reproduksi Berbantu/ *Management consultant assissted Reproductive Technology Services*	46,31%	46,31%	86.105.190.428	63.573.534.239
PT Morula IVF Makassar	Makassar	2016	Konsultan Manajemen Layanan Teknologi Reproduksi Berbantu/ *Management consultant assissted Reproductive Technology Services*	37,80%	37,80%	28.127.500.628	26.491.415.675
PT Morula IVF Margonda	Depok	2016	Konsultan Manajemen Layanan Teknologi Reproduksi Berbantu/ *Management consultant assissted Reproductive Technology Services*	28,35%	28,35%	32.176.983.717	24.792.559.669
PT Morula IVF Bandung	Bandung	2016	Konsultan Manajemen Layanan Teknologi Reproduksi Berbantu/ *Management consultant assissted Reproductive Technology Services*	24,10%	24,10%	10.124.858.840	7.898.517.477
PT Morula IVF Pontianak	Pontianak	2017	Konsultan Manajemen Layanan Teknologi Reproduksi Berbantu/ *Management consultant assissted Reproductive Technology Services*	28,35%	28,35%	11.753.618.823	9.259.173.159
PT Morula IVF Yogyakarta	Yogyakarta	2018	Konsultan Manajemen Layanan Teknologi Reproduksi Berbantu/ *Management consultant assissted Reproductive Technology Services*	33,08%	33,08%	31.810.135.061	24.497.152.715
PT Morula IVF Padang	Padang	2021	Konsultan Manajemen Layanan Teknologi Reproduksi Berbantu/ *Management consultant assissted Reproductive Technology Services*	46,78%	46,78%	15.456.979.394	9.829.856.818
PT Emphi Pharma Sejahtera	Jakarta	2021	Perdangangan besar obat farmasi, obat tradisional, kosmetik untuk manusia dan alat laboratorium/ *General trading medicine for pharmaceutical, traditional, cosmetics for human and laboratory equipment, pharmacy, and medical.*	46,31%	46,31%	49.571.012.347	11.313.860.865
PT Morula IVF Pekanbaru	Pekanbaru	Belum beroperasi/ *Dormant*	Konsultan Manajemen Layanan Teknologi Reproduksi Berbantu/ *Management consultant assissted Reproductive Technology Services*	18,90%	18,90%	4.000.000.000	4.000.000.000
PT Medika Sejahtera Bersama *)	Surabaya	2005	Rumah sakit swasta / *Hospital*	-	47,25%	-	87.921.871.491
PT Morula Bunda Dewata	Bali	Belum beroperasi/ *Dormant*	Rumah sakit swasta/ *Hospital*	47,53%	47,53%	102.447.761.368	120.990.974.554

*) Kepemilikan langsung Perusahaan kepada MSB efektif setelah pembelian 8.778 lembar saham MSB melalui Morula pada tahun 2025, di mana kepemilikan tidak langsung Perusahaan kepada MSB melalui Morula sebesar 47,25% pada tahun 2024 menjadi kepemilikan langsung Perusahaan kepada MSB sebesar 99,99% pada tahun 2025.

**) The Company's direct ownership in MSB became effective after purchasing MSB's shares totalling 8,778 shares through Morula in 2025, in which the Company's indirect ownership in MSB through MI of 47.25% in 2024 became*

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Ekshibit E/5

PT BUNDAMEDIK Tbk DAN ENTITAS ANAKNYA
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1. **U M U M** (Lanjutan)

d. **Entitas-Entitas Anak yang Dikonsolidasi** (Lanjutan)

Kegiatan utama Entitas Anak adalah dalam bidang pelayanan kesehatan yaitu dengan memberikan jasa pelayanan kesehatan dengan cara memiliki dan mengelola rumah sakit di Jakarta, Bekasi, Depok, Tangerang, Padang, Bali, Surabaya, Makassar, Bandung, Pontianak, Yogyakarta, Pekanbaru dan Palembang. Seluruh Entitas Anak tersebut memiliki izin penyelenggaraan rumah sakit yang diperoleh dari instansi berwenang terkait dan masih berlaku pada tanggal 31 Desember 2025. Salah satu entitas anak melakukan kegiatan usaha dalam bidang perhotelan yang terletak di Jakarta.

PT Bunda Minang Citra (40,00%), PT Citra Ananda (40,00%) PT Diagnos Laboratorium Utama Tbk (41,20%) dan PT Morula Indonesia (47,25%) dikonsolidasi ke dalam laporan keuangan Perusahaan, meskipun kepemilikan saham di bawah 50% atas kepemilikan Perusahaan, hal tersebut dikarenakan Perusahaan sebagai pihak pengendali penuh atas entitas tersebut.

PT BMHS Diklat Indonesia ("BDI")

Anggaran Dasar BDI telah mengalami beberapa kali perubahan, terakhir dengan Akta No. 8 tanggal 31 Oktober 2024 dari Isadora, S.H., MKn. Notaris di Jakarta terkait dengan perubahan Pasal 3 Anggaran Dasar Perseroan mengenai Maksud dan Tujuan Perseroan. Perubahan akta tersebut telah diterima dan dicatat di dalam *database* Sistem Administrasi Badan Hukum, Kementerian dan Hak Asasi Manusia Republik Indonesia melalui Surat Keputusan No. AHU-0070967.AH.01.022 tanggal 5 November 2024.

PT Bunda Medika Wisesa ("BMW")

Anggaran Dasar BMW telah mengalami beberapa kali perubahan, terakhir dengan Akta No. 23 tanggal 26 April 2024, dari Isadora, S.H., MKn. Notaris di Jakarta terkait dengan perubahan susunan dewan direksi dan komisaris. Perubahan Akta tersebut telah diterima dan dicatat di dalam *database* Sistem Administrasi Badan Hukum, Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia melalui Surat Keputusan No. AHU-AH.01.09-0181727 tanggal 6 Mei 2024.

Exhibit E/5

PT BUNDAMEDIK Tbk AND ITS SUBSIDIARIES
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(Expressed in Rupiah, unless otherwise stated)

1. ***GENERAL*** *(Continued)*

d. ***The Company's Consolidated Subsidiaries*** *(Continued)*

The Subsidiaries' main business activities in healthcare services is to provide medical services through owning and operating hospitals which are located in Jakarta, Bekasi, Depok, Tangerang, Padang, Bali, Surabaya, Makassar, Bandung, Pontianak, Yogyakarta, Pekanbaru and Palembang. All of these Subsidiaries have hospital operating licenses obtained from the relevant authorities and are still valid on 31 December 2024\5. One of a subsidiary its scope of activities is engaged in operations of a hotel located in Jakarta.

PT Bunda Minang Citra (40.00%), PT Citra Ananda (40.00%) PT Diagnos Laboratorium Utama Tbk (41.20%) and PT Morula Indonesia (47,25%), is consolidated into financial statements eventhough the Company's ownership is under 50%, its because the Company has full controller of above entities.

PT BMHS Diklat Indonesia ("BDI")

BDI's Articles of Association have been amended several times, most recently by Deed No. 8 dated 31 October 2024 of Isadora, S.H., MKn. Notary in Jakarta to the Decision Statement of the Extraordinary General Meeting of Shareholders. Amendements to the Deed have been received and recorded in the database of the Legal Entity Administration System, Ministry of Law and Human Rights of the Republic of Indonesia through Decision letter No AHU-0070967.AH.01.022 dated 5 November 2024.

PT Bunda Medika Wisesa ("BMW")

BMW's Articles of Association have been amended several times, most recently by Deed No. 23 dated 26 April 2024 of Isadora, S.H., MKn. Notary in Jakarta related to the changes in the composition of the board of directors and board of commissioners. Amendments to the Deed have been received and recorded in the database of the Legal Entity Administration System, Ministry of Law and Human Rights of the Republic of Indonesia through Decision letter No. AHU-AH.01.09-0181727 dated 6 May 2024.

Ekshibit E/6

PT BUNDAMEDIK Tbk DAN ENTITAS ANAKNYA
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1. **U M U M** (Lanjutan)

d. **Entitas-Entitas Anak yang Dikonsolidasi** (Lanjutan)

PT Visiscan Indonesia ("VSI")

Anggaran Dasar VSI telah mengalami beberapa kali perubahan, terakhir dengan Akta Notaris Isadora, S.H., M.Kn., No. 11 tanggal 30 April 2025, terkait dengan Pernyataan Keputusan Rapat Umum Pemegang Saham Luar Biasa. Perubahan Akta tersebut telat diterima dan dicatat di dalam database Sistem Administrasi Badan Hukum, Kementrian Hukum dan Hak Asasi Manusia Republik Indonesia melalui Surat Keputusan No. AHU-01.09-0222973 tanggal 06 Mei 2025.

PT Prima Dental Medika ("PDM")

Anggaran Dasar PDM telah mengalami beberapa kali perubahan, terakhir dengan Akta No. 17 tanggal 26 April 2024 dari Isadora, S.H., M.Kn., Notaris di Jakarta terkait dengan perubahan susunan dewan direksi dan komisaris. Perubahan Akta tersebut telah diterima dan dicatat di dalam *database* Sistem Administrasi Badan Hukum, Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia melalui Surat Keputusan No. AHU-AH.01.09-0181400 tanggal 06 Mei 2024.

PT Citra Ananda ("CA")

Anggaran Dasar CA telah beberapa kali mengalami perubahan, yang terakhir adalah akta No. 25 tanggal 26 April 2024 dari Notaris Isadora, S.H., M.Kn., Notaris di Jakarta terkait dengan perubahan susunan dewan direksi dan komisaris. Perubahan akta tersebut telah diterima dan dicatat di dalam *database* Sistem Administrasi Badan Republik Indonesia melalui Surat Keputusan No. AHU-AH.01.09-0181880 tanggal 06 Mei 2024.

PT Sasana Mitra Bunda ("SMB")

Anggaran Dasar SMB telah mengalami beberapa kali perubahan, terakhir dengan Akta No. 02 tanggal 03 Mei 2024 dari Isadora, S.H. M.Kn., Notaris di Jakarta terkait dengan Pernyataan Keputusan Rapat Umum Pemegang Saham Luar Biasa. Perubahan Akta tersebut telah diterima dan dicatat di dalam database Sistem Administrasi Badan Hukum, Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia melalui Surat Keputusan No. AHU-AH.01.03-0109052 tanggal 13 Mei 2024.

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Exhibit E/6

PT BUNDAMEDIK Tbk AND ITS SUBSIDIARIES
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*1. **GENERAL** (Continued)*

*d. **The Company's Consolidated Subsidiaries** (Continued)*

PT Visiscan Indonesia ("VSI")

VSI's Articles of Association has been amended several times, most recently with the Notarial Deed of Isadora S.H., M.Kn., No. 11 dated 30 April 2025, related to the Decision Statement of the Extraordinary General Meeting of Shareholders. Amendments in the database of the Legal Entity Administration System, Ministry of Law and Human Rights of the Republic of Indonesia through Decision letter No. AHU-01.09-0222973 dated 06 May 2025.

PT Prima Dental Medika ("PDM")

PDM's Articles of Association have been amended several times, most recently by Deed No. 17 dated 26 April 2024 of Isadora, S.H., M.Kn., Notary in Jakarta related to the changes in the composition of the Board of Directors and Board of Commissioners. The amandement has been received and recorded in the database of Legal Administration System Minister of Law and Human Right of the Republic of Indonesia through Decision Letter No. AHU-AH.01.09-0181400 dated 06 May 2024.

PT Citra Ananda ("CA")

CA's Articles of Association has been amended several times, most recently based on Notarial No. 25 dated 26 April 2024 of Isadora, S.H., M.Kn., Notary in Jakarta related to the changes in the composition of the Board of Directors and Board of Commissioners. The amendment has been received and recorded in the database of Legal Administration Systems Minister of Law and Human Rights of the Republic of Indonesia through Decision Letter No. AHU-AH.01.09-0181880 dated 06 May 2024.

PT Sasana Mitra Bunda ("SMB")

SMB's Articles of Association have been amended several times, most recently by Deed No. 02 dated 03 May 2024 of Isadora, S.H. M.Kn., Notary in Jakarta related to the DecisionStatement of the Extraordinary General Meeting of Shareholders. The amendment has been received and recorded in the database of Legal Administration Systems Minister of Law and Human Rights of the Republic of Indonesia through Decision Letter No. AHU-AH.01.03-0109052 dated 13 May 2024.

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Ekshibit E/7

PT BUNDAMEDIK Tbk DAN ENTITAS ANAKNYA
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1. **U M U M** (Lanjutan)

d. **Entitas-Entitas Anak yang Dikonsolidasi** (Lanjutan)

PT Emergency Response Indonesia ("ERI")

Anggaran Dasar ERI telah mengalami beberapa kali perubahan, terakhir dengan Akta No. 10 tanggal 13 Desember 2024 dari Isadora, S.H., M.Kn., Notaris di Jakarta terkait dengan perubahan Pasal 3 Anggaran Dasar Perseroan mengenai Maksud dan Tujuan Perseroan. Perubahan Akta tersebut telah diterima dan dicatat di dalam database Sistem Administrasi Badan Hukum, Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia melalui Surat Keputusan No. AHU-0082584.AH.01.02 tanggal 18 Desember 2024.

PT Bunda Global Pharma ("BGP")

Anggaran Dasar BGP telah mengalami beberapa kali perubahan, terakhir dengan Akta Notaris Isadora, S.H., M.Kn., No. 29 tanggal 26 April 2024, terkait dengan perubahan susunan dewan direksi dan komisaris. Perubahan Akta tersebut telah diterima dan dicatat di dalam database Sistem Administrasi Badan Hukum, Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia melalui Surat Keputusan No. AHU-AH.01.09-0182025 tanggal 06 Mei 2024

PT Bunda Medika Dewata ("BMD")

Anggaran Dasar BMD telah mengalami beberapa kali perubahan, terakhir dengan Akta No. 19 tanggal 26 April 2024 dari Isadora, S.H., M.Kn., Notaris di Jakarta, terkait dengan perubahan susunan dewan direksi dan komisaris. Akta perubahan tersebut telah diterima dan dicatat dalam Sistem Administrasi Badan Hukum Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia dengan Surat Keputusan No. AHU-AH.01.09-0181498 tanggal 06 Mei 2024.

PT Pintu Ilmu ("PI")

Anggaran Dasar PI telah mengalami beberapa kali perubahan, terakhir dengan Akta No. 04 tanggal 30 Desember 2025 tentang Pernyataan Keputusan Pemegang Saham di Luar Rapat Umum Pemegang Saham. Perubahan akta tersebut telah diterima dan dicatat di dalam *database* Sistem Administrasi Badan Hukum, Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia melalui Surat Keputusan No. AHU-AH.01.03-0018299 tanggal 22 Januari 2026.

Exhibit E/7

PT BUNDAMEDIK Tbk AND ITS SUBSIDIARIES
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(Expressed in Rupiah, unless otherwise stated)

*1. **GENERAL** (Continued)*

*d. **The Company's Consolidated Subsidiaries** (Continued)*

PT Emergency Response Indonesia ("ERI")

ERI's Articles of Association have been amended several times, most recently by Deed No. 10 dated 13 December 2024 of Isadora, SH., M.Kn.,Notary in Jakarta related to the changes in the Article No 3 related to the Scope & Activities of the Company. The amendment has been received and recorded in the database of Legal Administration Systems Minister of Law and Human Rights of the Republic of Indonesia through Decision Letter No. AHU-0082584.AH.01.02 dated 18 December 2024.

PT Bunda Global Pharma ("BGP")

BGP's Articles of Association has been amended several times, most recently by the Notarial Deed No. 29 dated 26 April 2024 of Isadora, S.H., M.Kn., related to the changes in the composition of the Board of Directors and Board of Commissioners. The amendment has been received and recorded in the database of Legal Administration Systems Minister of Law and Human Rights of the Republic of Indonesia through Decision Letter No. AHU-AH.01.09-0182025 dated 06 May 2024.

PT Bunda Medika Dewata ("BMD")

BMD's Articles of Association have been amended several times, most recently by Deed No. 19 dated 26 April 2024 of Isadora, S.H., M.Kn., Notary in Jakarta, related to the changes in the composition of the Board of Directors and Board of Commissioners. The Deed of amendment has been accepted and registered in the Legal Administration System of Ministry of Law and Human Rights of the Republic of Indonesia in Decision Letter No. AHU-AH.01.09-0181498 dated 06 May 2024.

PT Pintu Ilmu ("PI")

PI's Articles of Association have been amended several times, most recently by Deed No.04 dated 30 December 2025 regarding the Statement Of Shareholders' Decisions outside the General Meeting of Shareholders. The deed of amendment has been received and recorded in the database of the Legal Entity Administration System, Ministry of Law and Human Rights of the Republic of Indonesia through Decree No. AHU-AH.01.03-0018299 dated 22 January 2026.

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Ekshibit E/8

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1. **U M U M** (Lanjutan)

d. **Entitas-Entitas Anak yang Dikonsolidasi** (Lanjutan)

PT Bunda Medika Bekasi ("BMB")

Anggaran Dasar BMB telah mengalami beberapa kali perubahan, terakhir dengan Akta No. 27 tanggal 26 April 2024 terkait dengan perubahan susunan dewan direksi dan komisaris. Perubahan akta tersebut telah diterima dan dicatat di dalam database Sistem Administrasi Badan Hukum, Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia melalui Surat Keputusan No. AHU-AH.01.09-0181987 tanggal 6 Mei 2024.

PT Bunda Minang Citra ("BMC")

Anggaran Dasar BMC telah mengalami beberapa kali perubahan, terakhir dengan Akta No. 05 tanggal 26 April 2024 dari Isadora, S.H. M.Kn., Notaris di Jakarta terkait dengan perubahan direksi dan komisaris. Perubahan Akta tersebut telah diterima dan dicatat di dalam database Sistem Administrasi Badan Hukum, Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia melalui Surat Keputusan No. AHU-AH.01.09-0180311 tanggal 05 Mei 2024.

PT Bunda Graha Properti ("BGPP")

Anggaran Dasar BGPP telah beberapa kali mengalami perubahan, yang terakhir adalah akta No. 21 tanggal 26 April 2024 dari Notaris Isadora, SH., M.Kn. Notaris di Jakarta terkait dengan perubahan direksi dan komisaris. Akta perubahan tersebut telah diterima dan dicatat dalam Sistem Administrasi Badan Hukum Kementrian Hukum dan Hak Asasi Manusia Republik Indonesia dengan Surat Keputusan No. AHU-AH.01.09-0181649 tanggal 06 Mei 2024.

PT Jolin Sapta Medika ("JSM")

Anggaran Dasar JSM telah beberapa kali mengalami perubahan, yang terakhir adalah akta No. 11 tanggal 26 April 2024 dari Notaris Isadora, SH., M.Kn. Notaris di Jakarta terkait dengan perubahan susunan dewan direksi dan komisaris. Akta perubahan tersebut telah diterima dan dicatat dalam Sistem Administrasi Badan Hukum Kementrian Hukum dan Hak Asasi Manusia Republik Indonesia dengan Surat Keputusan No. AHU-AH.01.09-0203977 tanggal 20 Mei 2024.

Exhibit E/8

PT BUNDAMEDIK Tbk AND ITS SUBSIDIARIES
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*1. **GENERAL** (Continued)*

*d. **The Company's Consolidated Subsidiaries** (Continued)*

PT Bunda Medika Bekasi ("BMB")

BMB's Articles of Association have been amended several times, most recently by Deed No. 27 dated 26 April 2024 regarding the changes in the composition of the board of directors and board of commissioners. The deed of amendment has been received and recorded in the database of the Legal Entity Administration System, Ministry of Law and Human Rights of the Republic of Indonesia through Decree No. AHU-AH.01.09-0181987 dated 6 May 2024.

PT Bunda Minang Citra ("BMC")

BMC's Articles of Association have been amended several times, most recently by Deed No. 05 dated 26 April 2024 of Isadora, SH. M.Kn., Notary in Jakarta related to the changes of Board of Directors and Board of Commissionairs. The amendment has been received and recorded in the database of Legal Administration Systems Minister of Law and Human Rights of the Republic of Indonesia through Decision Letter No. AHU-AH.01.09-0180311 dated 05 May 2024.

PT Bunda Graha Properti ("BGPP")

BGPP' s Articles of Association has been amended several times, most recently based on Notarial No. 21 dated 26 April 2024 of Isadora, SH., M.Kn. Notary in Jakarta related to the changes of Board of Directors and Board of Commissionairs. The Deed of amendment has been accepted and registered in the Legal Administration System of Ministry of Law and Human Rights of the Republic of Indonesia in Decision Letter No. AHU-AH.01.09-0181649 dated 06 May 2024.

PT Jolin Sapta Medika ("JSM")

JSM's Articles of Association has been amended several times, most recently based on Notarial No. 11 dated 26 April 2024 of Isadora, SH., M.Kn. Notary in Jakarta related to the changes of Board of Directors and Board of Commissionairs. The Deed of amendment has been accepted and registered in the Legal Administration System of Ministry of Law and Human Rights of the Republic of Indonesia in Decision Letter No. AHU-AH.01.09-0203977 dated 20 May 2024.

Ekshibit E/9

PT BUNDAMEDIK Tbk DAN ENTITAS ANAKNYA
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1. **U M U M** (Lanjutan)

d. **Entitas-Entitas Anak yang Dikonsolidasi** (Lanjutan)

PT Bunda Medika Klinik ("BMK")

Anggaran Dasar BMK telah mengalami perubahan pada akta No. 15 tanggal 26 April 2024 dari Notaris Isadora, SH., M.Kn. Notaris di Jakarta terkait dengan perubahan susunan dewan direksi dan komisaris. Akta perubahan tersebut telah diterima dan dicatat dalam Sistem Administrasi Badan Hukum Kementrian Hukum dan Hak Asasi Manusia Republik Indonesia dengan Surat Keputusan No. AHU-AH.01.09-0180403 tanggal 06 Mei 2024

PT Medika Sejahtera Bersama ("MSB")

Anggaran Dasar MSB telah mengalami beberapa kali perubahan, terakhir dengan Akta No. 04 tanggal 30 Desember 2025 tentang Pernyataan Keputusan Pemegang Saham di Luar Rapat Umum Pemegang Saham. Perubahan akta tersebut telah diterima dan dicatat di dalam *database* Sistem Administrasi Badan Hukum, Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia melalui Surat Keputusan No. AHU-AH.01.03-0019244 tanggal 23 Januari 2026.

PT Morula Indonesia ("Morula")

Anggaran Dasar Morula telah mengalami beberapa kali perubahan, terakhir dengan Akta No. 02 tanggal 15 Januari 2025, Isadora, S.H., M.Kn. Notaris di Jakarta terkait denganperubahan susunan dewan komisaris dan direksi. Perubahan Akta tersebut telah mendapatkan pengesahan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan Surat Keputusan No. AHU-AH.01.09-0025719 tanggal 22 Januari 2025.

Berdasarkan Akta No. 04 tanggal 8 November 2024 yang dibuat dihadapan Isadora, S.H., M.Kn., Notaris di Jakarta, Para Pemegang Saham telah menyetujui keputusan sirkuler yang berlaku efektif mulai tanggal 4 November 2024 sebagai berikut:

i. Menyetujui, mengesahkan, dan mengadopsi Program Pemberian Hak Opsi Kepemilikan Saham di Morula khusus kepada PT Invitro Investa Mitra, yang akan dituangkan dalam bentuk Piagam Program sebagai dasar pelaksanaan program ini yang akan dibuat secara terpisah.
ii. Menyetujui mengeluarkan saham baru Morula yang akan dikeluarkan secara bertahap sampai dengan maksimal 10.175 lembar saham atau sampai dengan 5% dari keseluruhan sama milik Morula dalam pelaksanaan Program Pemberisan Hak Opsi Kepemilikan Saham kepada PT Invitro Investa Mitra, sesuai dengan persyaratan yang akan ditetapkan dalam Piagam Program dan mendapatkan persetujuan seluruh pemegang saham untuk setiap pengeluaran barunya.

These Consolidated Financial Statements are originally Issued in Indonesian language

Exhibit E/9

PT BUNDAMEDIK Tbk AND ITS SUBSIDIARIES
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025
(Expressed in Rupiah, unless otherwise stated)

1. ***GENERAL** (Continued)*

*d. **The Company's Consolidated Subsidiaries** (Continued)*

PT Bunda Medika Klinik ("BMK")

BMK's Articles of Association has been amended based on Notarial No. 15 dated 26 April 2024 of Isadora, SH., M.Kn. Notary in Jakarta related to the changes of Board of Directors and Board of Commissionairs. The Deed of amendment has been accepted and registered in the Legal Administration System of Ministry of Law and Human Rights of the Republic of Indonesia in Decision Letter No. AHU-AH.01.09-0180403 dated 06 May 2024.

PT Medika Sejahtera Bersama ("MSB")

MSB articles of Association has been amended based on Notarial No. 04 dated 30 December 2025 of Isadora, SH., M.Kn. Notary in Jakarta to the Decision Statement of the Extraordinary General Meeting of Shareholders. The Deed of amendment has been accepted and registered in the Legal Administration System of Ministry of Law and Human Rights of the Republic of Indonesia in Decision Letter No. AHU-AH.01.03-0019244 dated 23 January 2026.

PT Morula Indonesia ("Morula")

Morula's Articles of Association has been amended several times, most recently by Notarial Deed No. 02 dated 15 January 2025 of Isadora, S.H., M.Kn. Notary in Jakarta related to changes in the composition of the boards of commissioners & directors. This amendment had been approved by the Minister of Law and Human Rights of the Republic of Indonesia in its Decision Letter No. AHU-AH.01.09-0025719 dated 22 January 2025.

Based on the Deed No. 04 dated 8 November 2024 of Isadora, S.H., M.Kn., a notary in Jakarta, the Shareholders have approved a circular resolution effective as of 4 November 2024, as follows:

i. Approved, ratifed, and adopted the Share Ownership Option Grant Program in the Company specifically for PT Invitro Investa Mitra, which will be formalized in the form of a Program Charter as the basis for implementing this program, to be prepared separately.
ii. Approved the issuance of new shares of the Company, which will be issued gradually up to a maximum of 10,175 shares or up to 5% of Morula's total shares, in the implementation of the Share Ownership Option Grant Program for PT Invitro Investa Mitra, in accordance with the terms to be stipulated in the Program Charter and subject to the approval of all shareholders for each new issuance.

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Ekshibit E/10

PT BUNDAMEDIK Tbk DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN KEUANGAN KONSOLIDASIAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2025
(Dinyatakan dalam Rupiah, kecuali dinyatakan lain)

1. **U M U M** (Lanjutan)

d. **Entitas-Entitas Anak yang Dikonsolidasi** (Lanjutan)

PT Morula Indonesia ("Morula") (Lanjutan)

Berdasarkan Rapat Umum Pemegang Saham Luar Biasa ke-2 sebagaimana yang tercantum dalam akta Notaris Jose Dima Satria, S.H., M.Kn., nomor 106 tanggal 19 Juli 2024, pemegang saham menyetujui peningkatan modal ditempatkan dan disetor Morula sebesar Rp 48.333.000.000 atas kepemilikan saham Jinxin Life Asia Healthcare Investment Group Pte. Ltd., menjadikan peningkatan modal ditempatkan dan disetor Morula yang semula sebesar Rp 145.000.000.000 menjadi Rp 193.333.000.000.

Akta Notaris No. 106 ini juga memuat perpindahan kepemilikan saham PT Bunda IPITI Investama sebesar Rp 9.667.000.000 kepada Jinxin Life Asia Healthcare Investment Group Pte. Ltd., sebesar Rp 58.000.000.000 dan kepemilikan saham PT Bunda IPITI Investama sebesar Rp 43.983.000.000.

PT Empi Pharma Sejahtera ("EPS")

Anggaran dasar EPS telah mengalami perubahan, terkahir dengan Akta No. 02 tanggal 17 April 2025 dari, Isadora, S.H., M.Kn. notaris di Jakarta mengenai perubahan peningkatan modal. Akta perubahan tersebut telah diterima dan dicatat dalam database Sistem Administrasi Badan Hukum Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Keputusan No. AHU- 0026224.AH.01.02. Tahun 2025 pada tanggal 24 April 2025.

PT Morula IVF Surabaya ("MIS")

Anggaran Dasar MIS telah mengalami beberapa kali perubahan, terakhir dengan Akta No. 08 tanggal 26 Maret 2025, dari Isadora, S.H., Mkn, notaris di Jakarta, mengenai perubahan peningkatan modal. Akta perubahan tersebut telah diterima dan dicatat dalam database Sistem Administrasi Badan Hukum Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia No. AHU-002877.AH.01.02. Tahun 2025 tanggal 9 April 2025.

Exhibit E/10

PT BUNDAMEDIK Tbk AND ITS SUBSIDIARIES
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FOR THE YEAR ENDED 31 DECEMBER 2025
(Expressed in Rupiah, unless otherwise stated)

1. ***GENERAL*** *(Continued)*

d. ***The Company's Consolidated Subsidiaries*** *(Continued)*

PT Morula Indonesia ("Morula") *(Continued)*

Based on the second Extraordinary Shareholder's General Meeting as stated in notarial deed of Jose Dima Satria, S.H., M.Kn., No.106 dated 19 July 2024, the Shareholders approved an increase in Morula's issued and paid-up capital of Rp 48,333,000,000 for the ownership of Jinxin Life Asia Healthcare Investment Group Pte. Ltd., making the increase in Morula's issued and paid-up capital from the original Rp 145,000,000,000 to Rp 193,333,000,000.

This Notary Deed No. 106 also contains the transfer of ownership of PT Bunda IPITI Investama shares of Rp 9,667,000,000 to Jinxin Life Asia Healthcare Investment Group Pte. Ltd., is Rp 58,000,000,000 and the share ownership of PT Bunda IPITI Investama shares of Rp 43,983,000,000.

PT Empi Pharma Sejahtera ("EPS")

EPS' articles of association have been amended several times, most recently by Notarial Deed No. 02 dated April 17, 2025, from Isadora, S.H., M.Kn., notary in Jakarta, regarding changes to the increase in capital. The amendment deed has been received and recorded in the database of the Legal Entity Administration System of the Ministry of Law and Human Rights of the Republic of Indonesia in Decision Letter No. AHU-0026224.AH.01.02. Year 2025 dated 24 April 2025.

PT Morula IVF Surabaya ("MIS")

MIS' Articles of Association have been amended several times, most recently by Deed No. 08 dated 26 March 2025, from Isadora, S.H., Mkn, notary in Jakarta, regarding changes to the increase in capital. The deed of amendment has been received and recorded in the database of the Legal Entity Administration System Legal Entity Administration System of the Ministry of Law and Human Rights of the Republic of Indonesia No. AHU-002877.AH.01.02. of 2025 dated 9 April 2025.

These Consolidated Financial Statements are originally Issued in Indonesian language

Ekshibit E/11

PT BUNDAMEDIK Tbk DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN KEUANGAN KONSOLIDASIAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2025
(Dinyatakan dalam Rupiah, kecuali dinyatakan lain)

1. **U M U M** (Lanjutan)

d. **Entitas-Entitas Anak yang Dikonsolidasi** (Lanjutan)

PT Morula IVF Margonda ("MIMG")

Anggaran Dasar MIMG telah mengalami beberapa kali perubahan, terakhir dengan Akta No. 01 tanggal 10 April 2025, Isadora, S.H., M.Kn., sehubungan dengan perubahan peningkatan modal. Akta perubahan tersebut telah diterima dan dicatat dalam database Sistem Administrasi Badan Hukum Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia No. AHU-AH.01.03-0102797 tanggal 16 April 2025.

PT Morula IVF Bandung ("MIB")

Anggaran Dasar MIB telah mengalami beberapa kali perubahan, terakhir dengan Akta No. 07 tanggal 10 Desember 2024, Isadora, S.H., M.Kn., sehubungan dengan perubahan maksud dan tujuan perusahaan. Akta perubahan tersebut telah diterima dan dicatat dalam *database* Sistem Administrasi Badan Hukum Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia No. AHU-AH.01.09-0289709 tanggal 17 Desember 2024.

PT Morula IVF Pontianak ("MIPT")

Anggaran Dasar MIPT telah mengalami beberapa kali perubahan, terakhir dengan Akta No. 03 tanggal 14 April 2023, dari Isadora, S.H., M.Kn., sehubungan dengan perubahan dewan komisaris dan direksi. Akta perubahan tersebut telah diterima dan dicatat dalam *database* Sistem Administrasi Badan Hukum Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia No. AHU-AH.01.09-0112705 tanggal 26 April 2023.

PT Morula IVF Yogyakarta ("MIY")

Anggaran Dasar MIY telah mengalami beberapa kali perubahan, terakhir dengan Akta Notaris No. 01 tanggal 25 Juni 2025, Isadora, S.H., M.Kn., sehubungan dengan perubahan peningkatan modal. Akta pendirian telah mendapat pengesahan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Keputusan No. AHUAH. 01.03-0174064 tanggal 3 Juli 2025.

PT Morula IVF Padang ("MIPD")

Anggaran Dasar MIPD telah mengalami beberapa kali perubahan, terakhir dengan Akta Notaris No. 05 tanggal 20 Maret 2025, Isadora, S.H., M.Kn., sehubungan dengan perubahan peningkatan modal. Akta pendirian telah mendapat pengesahan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Keputusan No. AHU-AH.01.03-0092874 tanggal 26 Maret 2025.

Exhibit E/11

PT BUNDAMEDIK Tbk AND ITS SUBSIDIARIES
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FOR THE YEAR ENDED 31 DECEMBER 2025
(Expressed in Rupiah, unless otherwise stated)

1. ***GENERAL*** *(Continued)*

d. ***The Company's Consolidated Subsidiaries*** *(Continued)*

PT Morula IVF Margonda ("MIMG")

MIMG's Articles of Association have been amended several times, most recently by Deed No. 01 dated April 10, 2025, Isadora, S.H., M.Kn., regarding changes to the increase in Capital. The amendment deed has been received and recorded in the database of the Legal Entity Administration System of the Ministry of Law and Human Rights of the Republic of Indonesia No. AHU-AH.01.03-0102797 dated 16 April 2025.

PT Morula IVF Bandung ("MIB")

MIB's Articles of Association have been amended several times, most recently by Deed No. 07 dated December 10, 2024, Isadora, S.H., M.Kn., regarding changes to the board of commissioners and directors. The deed of amendment has been received and recorded in the database of the Legal Entity Administration System of the Ministry of Law and Human Rights of the Republic of Indonesia No. AHU-AH.01.09-0289709 dated 17 December 2024.

PT Morula IVF Pontianak ("MIPT")

MIPT's Articles of Association have been amended several times, most recently by Deed No. 03 dated 14 April 2023 of Isadora, S.H., M.Kn., related to the changes of Board Commissionairs and Directors. The amendment deed has been received and registered in the database of Legal Entity Administration System of the Ministry of Law and Human Rights of the Republic of Indonesia No. AHU.AH.01.09-0112705 dated 26 April 2023.

PT Morula IVF Yogyakarta ("MIY")

MIY's Articles of Association have been amended several times, most recently by Notarial Deed No. 01 dated 25 June 2025, Isadora, S.H., M.Kn., in connection with the increase in capital. The Articles of Association have been approved by the Minister of Law and Human Rights of the Republic of Indonesia in Decision No. AHU-AH.01.03-0174064 dated 3 July 2025.

PT Morula IVF Padang ("MIPD")

MIPD's Articles of Association have been amended several times, most recently by Notarial Deed No.05 dated 20 March 2025, Isadora, S.H., M.Kn., in connection with changes to the increase in capital. The deed of establishment has been approved by the Minister of Law and Human Rights of the Republic of Indonesia in Decision Letter No. AHU-AH.01.03-0092874 dated 26 March 2025.

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Ekshibit E/12

PT BUNDAMEDIK Tbk DAN ENTITAS ANAKNYA
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(Dinyatakan dalam Rupiah, kecuali dinyatakan lain)

1. **U M U M** (Lanjutan)

d. **Entitas-Entitas Anak yang Dikonsolidasi** (Lanjutan)

PT Morula IVF Pekanbaru ("MIPB")

Anggaran Dasar MIPB telah mengalami beberapa kali perubahan, terakhir dengan Akta Notaris No. 27 tanggal 23 Juni 2022, Isadora, S.H., M.Kn., sehubungan dengan pernyataan keputusan pemegang saham. Akta pendirian telah mendapat pengesahan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Keputusan No. AHU-AH.01.09-0034595 tanggal 19 Juli 2022.

PT Morula IVF Makassar ("MIMK")

Anggaran Dasar MIMK telah mengalami beberapa kali perubahan, terakhir dengan Akta No. 33 tanggal 16 Juli 2025, Panji Iswandi, S.H., M.Kn., sehubungan dengan perubahan dewan komisaris dan direksi. Akta perubahan tersebut telah diterima dan dicatat dalam database Sistem Administrasi Badan Hukum Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia No. AHU-AH.01.09-0312830 tanggal 17 Juli 2025.

PT Morula Bunda Dewata ("MBD")

Anggaran Dasar MBD telah mengalami beberapa kali perubahahan, terakhir dengan Akta No. 09 tanggal 26 Maret 2025 Isadora, S.H., M.Kn., sehubungan dengan perubahan peningkatan modal. Akta perubahan tersebut telah diterima dan dicatat dalam database Sistem Administrasi Badan Hukum Kementrian Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Keputusan No. AHU-AH.01.03-0096994 tanggal 9 April 2025.

2. **IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL**

Laporan keuangan konsolidasian telah disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia (SAK) yang mencakup Pernyataan ("PSAK") dan Interpretasi ("ISAK") yang dikeluarkan oleh Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia dan Peraturan Nomor VIII.G.7 tentang Pedoman Penyajian serta Pengungkapan Laporan Keuangan yang diterbitkan oleh OJK (dahulu Badan Pengawas Pasar Modal dan Lembaga Keuangan (BAPEPAM-LK)) untuk Perusahaan Publik.

Exhibit E/12

PT BUNDAMEDIK Tbk AND ITS SUBSIDIARIES
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(Expressed in Rupiah, unless otherwise stated)

*1. **GENERAL** (Continued)*

*d. **The Company's Consolidated Subsidiaries** (Continued)*

PT Morula IVF Pekanbaru ("MIPB")

MIPB's Articles of Association have been amended several times, most recently by Notarial Deed No. 27 dated 23 June 2022 of Isadora, S.H., M.Kn, regarding the statements of shareholders. The deed of establishment was approved by the Ministry of Laws and Human Rights of the Republic of Indonesia in Decision Letter No. AHU-AH.01.09-0034595 dated 19 July 2022.

PT Morula IVF Makassar ("MIMK")

MIMK Articles of Association have been amended several times, most recently by Deed No. 33 dated 16 July 2025 of Panji Iswandi, S.H., M.Kn., related to the changes of board of commissionairs and directors. The amendment deed has been received and registered in the database of Legal Entity Administration System of the Ministry of Law and Human Rights of the Republic of Indonesia No. AHU-AH. 01.09-0312830 tanggal 17 Juli 2025.

PT Morula Bunda Dewata ("MBD")

MBD's Articles of Association have been amended several times, most recently by Notarial Deed No. 09 dated 26 March 2025 Isadora, S.H., M.Kn., regarding changes to capital. The deed of amendment has been received and recorded in the database of the Legal Entity Administration System of the Ministry of Law and Human Rights of the Republic of Indonesia in Decision Letter No. AHU-AH.01.03-0096994 dated 9 April 2025.

*2. **SUMMARY OF MATERIAL ACCOUNTING POLICIES***

The consolidated financial statements have been prepared in accordance with Indonesian Financial Accounting Standards ("SAK"), which includes the statements ("PSAK") and interpretations ("ISAK") issued by the Financial Accounting Standards Board of Indonesian Institute of Accountants, and Regulation Number VIII.G.7 on Guidelines on Financial Statements Presentations and Disclosures issued by the OJK (formerly BAPEPAM-LK) for Publicly Listed Company.

Ekshibit E/13

PT BUNDAMEDIK Tbk DAN ENTITAS ANAKNYA
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(Dinyatakan dalam Rupiah, kecuali dinyatakan lain)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

a. Dasar Penyusunan Laporan Keuangan Konsolidasian

Laporan keuangan konsolidasian disusun berdasarkan dasar akrual, kecuali untuk laporan arus kas, disusun berdasarkan konsep biaya historis, kecuali untuk akun tertentu yang diukur berdasarkan pengukuran sebagaimana diuraikan dalam kebijakan akuntansi masing-masing akun tersebut.

Laporan arus kas konsolidasian disusun dengan menggunakan metode langsung dengan mengklasifikasikan arus kas sebagai aktivitas operasi, investasi, dan pendanaan.

Transaksi-transaksi yang termasuk dalam laporan keuangan konsolidasian diukur dengan mata uang lingkungan ekonomi utama di mana entitas beroperasi (mata uang fungsional). Laporan keuangan konsolidasian disajikan dalam Rupiah yang merupakan mata uang fungsional dan mata uang penyajian.

Perubahan atas Pernyataan Standar Akuntansi Keuangan ("PSAK") dan Interpretasi Standar Akuntansi Keuangan ("ISAK") yang berlaku efektif pada tahun berjalan

Penerapan dari revisi standar berikut yang berlaku efektif mulai 1 Januari 2025 tidak menimbulkan perubahan substansial terhadap kebijakan akuntansi Perusahaan dan pengaruh yang material atas jumlah yang dilaporkan atas tahun berjalan atau tahun sebelumnya, sebagai berikut :

- Amendemen PSAK 221 "Pengaruh Perubahan Kurs Valuta Asing" - Kekurangan Ketertukaran;
- PSAK 117 "Kontrak Asuransi".
- Amandemen PSAK 221 "Pengaruh Perubahan Kurs Valuta Asing – Kekurangan Ketertukaran"

Penerapan dari revisi standar berikut yang berlaku efektif mulai 1 Januari 2026 tidak menimbulkan perubahan substansial terhadap kebijakan akuntansi Perusahaan dan pengaruh yang material atas jumlah yang dilaporkan tahun berjalan atau tahun sebelumnya, sebagai berikut :

- Amendemen PSAK 109 dan PSAK 107 "Pengungkapan tentang Klasifikasi dan Pengukuran Instrumen Keuangan";
- Amendemen PSAK 109 dan PSAK 107 terkait Kontrak yang Mengacu pada Listrik Bergantung Alam.

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Exhibit E/13

PT BUNDAMEDIK Tbk AND ITS SUBSIDIARIES
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(Expressed in Rupiah, unless otherwise stated)

2. *SUMMARY OF MATERIAL ACCOUNTING POLICIES (Continued)*

a. *Basis of Preparation of the Consolidated Financial Statements*

The consolidated financial statements are prepared on the accrual basis, except for the statements of cash flows, and using historical cost concept of accounting, except for certain accounts which are measured on the bases described in the related accounting policies of each account.

The consolidated statements of cash flows have been prepared based on the direct method by classifying the cash flows on the basis of operating, investing, and financing activities.

Items included in the consolidated financial statements are measured using the currency of primary economic environment in which the entity operates (the functional currency). The consolidated financial statements are presented in Rupiah both for functional and presentation currency.

Changes to Statement of Financial Accounting Standards ("SFAS") and Interpretations of Financial Accounting Standards ("IFAS") effective in the current year

The adoption of these amended standards, which are effective beginning 1 January 2025 did not result in substantial changes to the Company's accounting policies and had no material impact on the amounts reported for the current or prior financial years, as follows :

- *Amendment of SFAS 221 "The Effects of Changes in Foreign Exchange Rates" - Lack of Exchangeability;*
- *SFAS 117 "Insurance Contract".*
- *Amendment to PSAK 221, "Effects of Changes in Foreign Exchange Rates"*

The adoption of these amended standards, which are effective beginning 1 January 2026 did not result in substantial changes to the Company's accounting policies and had no material impact on the amounts reported for the current or prior financial years, as follows:

- *Amendment of SFAS 109 and SFAS 107 "Classification and Measurement of Financial Instruments";*
- *Amendments to SFAS 109 and SFAS 107 of Contracts Referencing Nature-dependent Electricity.*

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Ekshibit E/14

PT BUNDAMEDIK Tbk DAN ENTITAS ANAKNYA
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(Dinyatakan dalam Rupiah, kecuali dinyatakan lain)

2. **IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL** (Lanjutan)

a. **Dasar Penyusunan Laporan Keuangan Konsolidasian** (Lanjutan)

Penerapan dari standar baru yang berlaku efektif 1 Januari 2027 dengan penerapan retrospektif diwajibkan, sehingga informasi komparatif untuk tahun yang berakhir 31 Desember 2026 disajikan ulang sesuai dengan standar ini:

- PSAK 118 "Penyajian dan Pengungkapan dalam Laporan Keuangan".

Manajemen berpendapat penerapan dari amandemen dan revisi diatas tidak menimbulkan perubahan material atas kebijakan akuntansi Grup dan tidak berdampak signifikan pada Laporan Keuangan.

b. **Prinsip-prinsip Konsolidasi**

Kombinasi bisnis dihitung dengan menggunakan metode akuisisi pada tanggal akuisisi, yaitu tanggal pengendalian beralih kepada Entitas. Biaya perolehan termasuk nilai wajar imbalan kontinjensi pada tanggal akuisisi. Biaya terkait akusisi dibebankan ketika terjadi. Aset, liabilitas dan liabilitas kontinjensi dalam suatu kombinasi bisnis diukur pada awalnya sebesar nilai wajar pada tanggal akuisisi. Untuk setiap akuisisi, Perusahaan mengakui kepentingan nonpengendali pada pihak yang diakuisisi baik sebesar nilai wajar atau sebagian proporsional kepentingan nonpengendali atas aset neto pihak yang diakuisisi.

Imbalan yang dialihkan tidak termasuk jumlah yang terkait dengan penyelesaian pada hubungan yang sebelumnya ada. Jumlah tersebut, umumnya diakui di dalam laporan laba rugi dan penghasilan komprehensif lain.

Semua imbalan kontinjensi diakui pada nilai wajar pada saat tanggal akuisisi. Apabila imbalan kontinjensi diklasifikasikan sebagai ekuitas, maka hal tersebut tidak diukur kembali dan penyelesaiannya dicatat di dalam ekuitas. Selain itu, perubahan berikutnya terhadap nilai wajar imbalan kontinjensi diakui di laporan laba rugi dan penghasilan komprehensif lain.

Ketika melakukan akuisisi atas sebuah bisnis, Grup mengklasifikasikan dan menentukan aset keuangan yang diperoleh dan liabilitas keuangan yang diambil alih berdasarkan pada persyaratan kontraktual, kondisi ekonomi, dan kondisi terkait lain yang ada pada tanggal akuisisi.

Exhibit E/14

PT BUNDAMEDIK Tbk AND ITS SUBSIDIARIES
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FOR THE YEAR ENDED 31 DECEMBER 2025
(Expressed in Rupiah, unless otherwise stated)

2. ***SUMMARY OF MATERIAL ACCOUNTING POLICIES*** *(Continued)*

a. ***Basis of Preparation of the Consolidated Financial Statements*** *(Continued)*

The adoption of the new standar is effective on 1 January 2027 with retrospective application is required, and so the comparative information for the financial year ending 31 December 2026 will be restated accordance with this standard:

- *SFAS 118 "Presentation and Disclosure in Financial Statements".*

Management believes the adoption of amendment and revision has no impact on the material accounting policies of the Group and has significant on the Financial Statements.

b. ***Principles of Consolidation***

Business combinations are accounted using the acquisition method as at the acquisition date, which is the date on which control is transferred to the Entity. The cost of an acquisition includes the fair value of any contingent consideration at the acquisition date. Acquisition-related costs are expensed as incurred. Assets, liabilities and contingent liabilities assumed in a business combination are measured initially at their fair value at the acquisition date. On an acquisition-by-acquisition basis, the Company recognizes any non-controlling interest in the acquire either at fair value or at non-controlling interest's proportionate share of the acquiree's net assets.

The consideration transferred does not include amounts related to the settlement of pre-existing relationships. Such amounts are generally recognised in profit or loss and other comprehensive income.

Any contingent consideration payable is recognised at fair value at the acquisition date. If the contingent consideration is classified as equity, it is not re-measured and settlement is accounted for within equity. Otherwise, subsequent changes to the fair value of the contingent consideration are recognised in profit or loss and other comprehensive income.

When the Group acquires a business, it assesses the financial assets acquired and the liabilities assumed for appropriate classification and designation in accordance with the contractual terms, economic circumstances, and pertinent conditions as at the acquisition date.

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Ekshibit E/15

PT BUNDAMEDIK Tbk DAN ENTITAS ANAKNYA
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(Dinyatakan dalam Rupiah, kecuali dinyatakan lain)

2. **IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL** (Lanjutan)

b. **Prinsip-prinsip Konsolidasi** (Lanjutan)

Pada tanggal akuisisi, *goodwill* awalnya diukur pada harga perolehan yang merupakan selisih lebih nilai agregat dari imbalan yang dialihkan dan jumlah setiap KNP atas selisih jumlah dari aset teridentifikasi yang diperoleh dan liabilitas yang diambil alih. Jika imbalan tersebut kurang dari nilai wajar aset neto entitas anak yang diakuisisi, selisih tersebut diakui dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian sebagai keuntungan dari pembelian dengan diskon setelah sebelumnya manajemen meninjau kembali identifikasi dan pengukuran nilai wajar dari aset yang diperoleh dan liabilitas yang diambil alih.

Setelah pengakuan awal, *goodwill* diukur pada jumlah tercatat dikurangi akumulasi kerugian penurunan nilai. Untuk tujuan uji penurunan nilai, *goodwill* yang diperoleh dari suatu kombinasi bisnis, sejak tanggal akuisisi dialokasikan kepada setiap Unit Penghasil Kas ("UPK") dari Grup yang diharapkan akan memberikan manfaat dari sinergi kombinasi tersebut, terlepas dari apakah aset atau liabilitas lain dari pihak yang diakuisisi ditetapkan atas UPK tersebut.

Jika *goodwill* telah dialokasikan pada suatu UPK dan operasi tertentu atas UPK tersebut dihentikan, maka *goodwill* yang diasosiasikan dengan operasi yang dihentikan tersebut termasuk dalam jumlah tercatat operasi tersebut ketika menentukan keuntungan atau kerugian dari pelepasan. *Goodwill* yang dilepaskan tersebut diukur berdasarkan nilai relatif operasi yang dihentikan dan porsi UPK yang ditahan.

Kombinasi bisnis entitas sepengendali

Kombinasi bisnis entitas sepengendali dicatat dengan menggunakan metode penyatuan kepentingan, dimana selisih antara jumlah imbalan yang dialihkan dengan jumlah tercatat aset neto entitas yang diakuisisi diakui sebagai bagian dari akun "Tambahan Modal Disetor" pada laporan posisi keuangan konsolidasian. Dalam menerapkan metode penyatuan kepentingan tersebut, unsur-unsur laporan keuangan dari entitas yang bergabung disajikan seolah-olah penggabungan tersebut telah terjadi sejak awal periode entitas yang bergabung berada dalam kesepengendalian.

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PT BUNDAMEDIK Tbk AND ITS SUBSIDIARIES
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2. ***SUMMARY OF MATERIAL ACCOUNTING POLICIES*** *(Continued)*

b. ***Principles of Consolidation*** *(Continued)*

At acquisition date, goodwill is initially measured at cost being the excess of the aggregate of the consideration transferred and the amount recognized for NCI over the net identifiable assets acquired and liabilities assumed. If this consideration is lower than the fair value of the net assets of the subsidiary acquired, the difference is recognized in the consolidated statement of profit or loss and other comprehensive income as gain on bargain purchase after previously management assessing the identification and fair value measurement of the acquired assets and the assumed liabilities.

After initial recognition, goodwill is measured at cost less any accumulated impairment losses. For the purpose of impairment testing, goodwill acquired in a business combination is, from the acquisition date, allocated to each of the Group's Cash-Generating Units ("CGU") that are expected to benefit from the combination, irrespective of whether other assets or liabilities of the acquiree are assigned to those CGUs.

If goodwill has been allocated to CGU and certain operations of which is discontinued, the associated goodwill with the discontinued operation is included in the carrying amount when determining the gain or loss on disposal. Goodwill discharged is measured based on the relative value of discontinued operations and the portion of the CGU retained.

Business combinations under common control

Business combinations under common control are accounted for using the pooling-of-interests method, whereby the difference between the considerations transferred and the book value of the net assets of the acquiree is recognized as part of "Additional Paid-in Capital" account in the consolidated statement of financial position. In applying the said pooling-of-interest method, the components of the financial statements of the combining entities are presented as if the combination has occurred since the beginning of the period of the combining entity become under common control.

Ekshibit E/16

PT BUNDAMEDIK Tbk DAN ENTITAS ANAKNYA
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2. **IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL** (Lanjutan)

b. **Prinsip-prinsip Konsolidasi** (Lanjutan)

Entitas anak

Laporan keuangan entitas anak dimasukkan ke dalam laporan keuangan konsolidasian sejak tanggal pengendalian dimulai sampai dengan tanggal pengendalian dihentikan. Kebijakan akuntansi entitas anak diubah apabila dipandang perlu untuk menyelaraskan kebijakan akuntansi yang diadopsi oleh Entitas.

Kerugian yang terjadi pada kepentingan nonpengendali pada entitas anak dialokasikan kepada kepentingan nonpengendali bahkan apabila dialokasikan kepada kepentingan nonpengendali tersebut dapat menimbulkan saldo defisit. Kepentingan nonpengendali disajikan di dalam laporan keuangan konsolidasian pada bagian ekuitas, yang terpisah dari ekuitas pemilik entitas induk.

Setelah terjadi hilangnya pengendalian, Grup menghentikan pengakuan aset dan liabilitas entitas anak, semua kepentingan nonpengendali dan komponen ekuitas lainnya terkait dengan entitas anak. Segala surplus atau defisit yang timbul dari hilangnya pengendalian, diakui di dalam laporan laba rugi dan penghasilan komprehensif lain.

Apabila Perusahaan masih memiliki bagian di dalam entitas anak sebelumnya, maka bagian tersebut diukur pada nilai wajar pada tanggal saat pengendalian dihentikan. Selanjutnya, bagian tersebut dicatat sebagai *investee* dengan ekuitas yang dihitung atau sebagai aset keuangan tersedia untuk dijual bergantung pada besarnya pengaruh.

Transaksi yang dieliminasi pada konsolidasi

Saldo dan transaksi antar Grup dan semua pendapatan dan beban yang belum terealisasi yang timbul dari transaksi antar Grup, dieliminasi di dalam penyusunan dan penyajian laporan keuangan konsolidasian. Laba yang belum terealisasi yang timbul dari transaksi dengan entitas asosiasi, dieliminasi terhadap investasi dari bagian Grup di dalam *investee*. Kerugian yang belum terealisasi, dieliminasi dengan cara yang sama dengan keuntungan yang belum terealisasi, hanya apabila tidak terdapat bukti penurunan nilai.

Transaksi dengan kepentingan nonpengendali dihitung sebagai transaksi dengan pemilik dalam kapasitasnya sebagai pemilik dan oleh karena itu tidak terdapat *goodwill* yang diakui sebagai hasil transaksi tersebut. Penyesuaian kepentingan nonpengendali berdasarkan jumlah proporsional aset bersih entitas anak.

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PT BUNDAMEDIK Tbk AND ITS SUBSIDIARIES
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2. ***SUMMARY OF MATERIAL ACCOUNTING POLICIES*** *(Continued)*

b. ***Principles of Consolidation*** *(Continued)*

Subsidiaries

The financial statements of subsidiaries are included in the consolidated financial statements from the date that control commences until the date that control ceases. The accounting policies of subsidiaries have been changed when necessary to align them with the policies adopted by the Entity.

Losses applicable to the non-controlling interests in a subsidiary are allocated to the non-controlling interests even if doing so causes the non-controlling interests to have a deficit balance. Non-controlling interests is prsented in the consolidated statement of financial position within equity, separately from the equity of the owners of the parent.

Upon the loss of control, the Group derecognises the assets and liabilities of the subsidiaries, any non-controlling interests and the other components of equity related to the subsidiaries. Any surplus or deficit arising on the loss of control is recognised in profit or loss and other comprehensive income.

If the Company retains any interest in the previous subsidiaries, then such interest is measured at fair value at the date that control is lost. Subsequently, it is accounted for as an equity-accounted investee or as an available-for-sale financial asset depending on the level of influence retained.

Transactions eliminated on consolidation

Intra-group balances and transactions, and any unrealised income and expenses arising from intra-group transactions, are eliminated in preparing the consolidated financial statements. Unrealised gains arising from transactions with associates are eliminated against the investment to the extent of the Group's interest in the investee. Unrealised losses are eliminated in the same way as unrealised gains, but only to the extent that there is no evidence of impairment.

Transactions with non-controlling interests are accounted for as transactions with owners in their capacity as owners and therefore no goodwill is recognised as a result of such transactions. The adjustments to non-controlling interests are based on a proportionate amount of the net assets of the subsidiaries.

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2. **IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL** (Lanjutan)

b. **Prinsip-prinsip Konsolidasi** (Lanjutan)

Jika kehilangan pengendalian atas suatu entitas anak, maka Grup:
- menghentikan pengakuan aset (termasuk setiap *goodwill*) dan liabilitas entitas anak;
- menghentikan pengakuan jumlah tercatat setiap kepentingan nonpengendali;
- menghentikan pengakuan akumulasi selisih penjabaran, yang dicatat di ekuitas, bila ada;
- mengakui nilai wajar pembayaran yang diterima;
- mengakui setiap sisa investasi pada nilai wajarnya;
- mengakui setiap perbedaan yang dihasilkan sebagai keuntungan atau kerugian dalam laba rugi; dan
- mereklasifikasi bagian induk atas komponen yang sebelumnya diakui sebagai penghasilan komprehensif ke laporan laba rugi, atau mengalihkan secara langsung ke saldo laba.

c. **Transaksi dengan Pihak Berelasi**

Pihak-pihak berelasi adalah orang atau entitas yang terkait dengan entitas pelapor:

(a) Orang atau anggota keluarga terdekat mempunyai relasi dengan entitas pelapor jika orang tersebut:
(i) memiliki pengendalian atau pengendalian bersama atas entitas pelapor;
(ii) memiliki pengaruh signifikan atas entitas pelapor; atau
(iii) personil manajemen kunci entitas pelapor atau entitas induk entitas pelapor.

(b) Suatu entitas berelasi dengan entitas pelapor jika memenuhi salah satu hal berikut:
(i) entitas dan entitas pelapor adalah anggota dari grup yang sama (artinya entitas induk, entitas anak, entitas anak berikutnya terkait dengan entitas lain).
(ii) satu entitas adalah entitas asosiasi atau ventura bersama dari entitas lain (atau entitas asosiasi atau ventura bersama yang merupakan anggota suatu grup, yang mana entitas lain tersebut adalah anggotanya).
(iii) kedua entitas tersebut adalah ventura bersama dari pihak ketiga yang sama.
(iv) satu entitas adalah ventura bersama dari entitas ketiga dan entitas yang lain adalah entitas asosiasi dari entitas ketiga.

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PT BUNDAMEDIK Tbk AND ITS SUBSIDIARIES
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2. ***SUMMARY OF MATERIAL ACCOUNTING POLICIES*** *(Continued)*

b. ***Principles of Consolidation*** *(Continued)*

In case of loss of control over a subsidiary, the Group:
- *derecognises the assets (including goodwill) and liabilities of the subsidiary;*
- *derecognises the carrying amount of any non-controlling interest;*
- *derecognises the cumulative translation differences, recorded in equity, if any;*
- *recognises the fair value of consideration received;*
- *recognises the fair value of any investment retained;*
- *recognises any surplus or deficit in profit or loss; and*
- *reclassifies the parent's share of components previously recognised in other comprehensive income to profit or loss or retained earnings, as appropriate.*

c. ***Transactions with Related Parties***

Related party represents a person or an entity who is related to the reporting entity:

(a) A person or a close member of the person's family is related to a reporting entity if that person:
(i) has control or joint control over the reporting entity;
(ii) has significant influence over the reporting entity; or
(iii) is a member of the key management personnel of the reporting entity or of a parent of the reporting entity.

(b) An entity is related to a reporting entity if any of the following conditions applies:
(i) the entity and the reporting entity are members of the same group (which means that each parent, subsidiary and fellow subsidiary is related to the others).
(ii) one entity is an associate or joint venture of the other entity (or an associate or joint venture of a member of a group of which the other entity is a member).
(iii) both entities are joint ventures of the same third party.
(iv) one entity is a joint venture of a third entity and the other entity is an associate of the third entity.

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Ekshibit E/18

PT BUNDAMEDIK Tbk DAN ENTITAS ANAKNYA
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2. **IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL** (Lanjutan)

c. **Transaksi dengan Pihak Berelasi** (Lanjutan)

(b) Suatu entitas berelasi dengan entitas pelapor jika memenuhi salah satu hal berikut: (lanjutan)
(v) entitas tersebut adalah suatu program imbalan pasca-kerja untuk imbalan kerja dari salah satu entitas pelapor atau entitas yang terkait dengan entitas pelapor. Jika entitas pelapor adalah entitas yang menyelenggarakan program tersebut, maka entitas sponsor juga berelasi dengan entitas pelapor.
(vi) entitas yang dikendalikan atau dikendalikan bersama oleh orang yang diidentifikasi dalam huruf (a).
(vii) orang yang diidentifikasi dalam huruf (a)(i) memiliki pengaruh signifikan atas entitas atau personil manajemen kunci entitas (atau entitas induk dari entitas).
(viii) entitas atau anggota dari kelompok yang mana entitas merupakan bagian dari kelompok tersebut, menyediakan jasa personal manajemen kunci kepada entitas pelapor atau kepada entitas induk dari entitas pelapor.

d. **Kas dan Setara Kas**

Kas terdiri dari kas dan bank. Setara kas adalah semua investasi yang bersifat jangka pendek dan sangat likuid yang dapat segera dikonversikan menjadi kas penuh dengan jatuh tempo dalam waktu 3 (tiga) bulan atau kurang sejak tanggal penempatannya, dan yang tidak dijaminkan serta tidak dibatasi penggunaannya.

e. **Piutang Usaha dan Lain-lain**

Piutang usaha dan lain-lain pada awalnya diakui sebesar nilai wajar dan selanjutnya diukur pada biaya perolehan diamortisasi dengan menggunakan metode bunga efektif, kecuali efek diskontonya tidak material, setelah dikurangi provisi untuk penurunan nilai piutang.

Provisi untuk penurunan nilai piutang dibentuk pada saat terdapat bukti objektif bahwa saldo piutang tidak dapat ditagih. Piutang ragu-ragu dihapuskan pada saat piutang tersebut tidak tertagih.

f. **Persediaan**

Persediaan dinilai dengan nilai yang terendah antara harga perolehan atau nilai realisasi bersih. Metode yang dipakai untuk menentukan harga perolehan adalah metode rata-rata bergerak (*moving average method)*.

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PT BUNDAMEDIK Tbk AND ITS SUBSIDIARIES
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2. ***SUMMARY OF MATERIAL ACCOUNTING POLICIES*** *(Continued)*

c. ***Transactions with Related Parties*** *(Continued)*

(b) An entity is related to a reporting entity if any of the following conditions applies:
(v) the entity is a post-employment benefits plan for the benefit of employees of either the reporting entity or an entity related to the reporting entity. If the reporting entity is itself such a plan, the sponsoring employers are also related to the reporting entity.
(vi) the entity is controlled or jointly controlled by a person identified in (a).
(vii) a person identified in (a)(i) has significant influence over the entity or is a member of the key management personnel of the entity (or of a parent of the entity).
(viii) the entity, or any member of Group of which it is a part, provides key management personal services to the reporting entity or to the parent of the reporting entity.

d. ***Cash and Cash Equivalents***

Cash consists of cash on hand and cash in banks. Cash equivalents are liquid short-term investments which can be converted immediately into cash with an original maturity of 3 (three) months or less from the date of placement, as long as they are not being pledged as collateral for borrowings nor restricted to use.

e. ***Trade and Other Receivables***

Trade and other receivables are recognised initially at fair value and subsequently measured at amortised cost using the effective interest method, except where the effect of discounting would be immaterial, less provision for receivable impairment.

Provision for receivables impairment is established when there is objective evidence that the outstanding amounts will not be collective. Doubtful accounts are written-off during the period in which they are determined to be uncollectible.

f. ***Inventories***

Inventories are valued at the lower of cost or net realizable value. The method used to determine the cost is moving average method.

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Ekshibit E/19

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2. **IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL** (Lanjutan)

f. **Persediaan** (Lanjutan)

Provisi untuk persediaan usang dan persediaan tidak terpakai/ tidak laris ditentukan berdasarkan estimasi penggunaan atau penjualan masing-masing jenis persediaan pada masa mendatang.

g. **Biaya Dibayar di Muka**

Biaya dibayar di muka diamortisasi selama masa manfaat masing-masing biaya dengan menggunakan metode garis lurus.

h. **Uang Muka**

Uang muka merupakan pembayaran untuk suatu transaksi kepada pemasok atau penyedia jasa atau karyawan Grup sebelum transaksi barang/jasa diselesaikan.

i. **Aset Tetap**

Tanah dan bangunan diukur pada nilai wajar pada tanggal revaluasi dikurangi akumulasi rugi penurunan nilai setelah tanggal revaluasi.

Pada model biaya, setelah pengakuan sebagai aset, aset tetap dicatat pada biaya perolehan dikurangi akumulasi penyusutan dan akumulasi rugi penurunan nilai. Sedangkan pada model revaluasi, setelah pengakuan sebagai aset, aset tetap yang nilai wajarnya dapat diukur secara andal dicatat pada jumlah revaluasian, yaitu nilai wajar pada tanggal revaluasi, dikurangi akumulasi penyusutan dan akumulasi rugi penurunan nilai setelah tanggal revaluasi.

Ketika suatu aset tetap direvaluasi, maka jumlah tercatat dari aset tetap tersebut disesuaikan pada jumlah revaluasiannya. Pada tanggal revaluasi, akumulasi penyusutan dieliminasi terhadap jumlah tercatat bruto aset.

Penilaian terhadap tanah dan bangunan dilakukan oleh penilai independen eksternal yang memiliki sertifikasi. Penilaian atas aset tersebut dilakukan secara berkala untuk memastikan bahwa nilai wajar aset yang direvaluasi tidak berbeda secara material dengan jumlah yang ditentukan dengan menggunakan nilai wajar pada akhir periode pelaporan.

Jika nilai wajar dari aset yang direvaluasi mengalami perubahan yang signifikan dan fluktuatif, maka perlu direvaluasi secara tahunan, sedangkan jika nilai wajar dari aset yang direvaluasi tidak mengalami perubahan yang signifikan dan fluktuatif, maka perlu dilakukan revaluasi minimal 3 atau 5 tahun sekali.

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2. ***SUMMARY OF MATERIAL ACCOUNTING POLICIES*** *(Continued)*

f. ***Inventories*** *(Contid)*

Provisions for obsolete inventory and unused / unquoted supplies are determined based on the estimated use or sale of each type of supply in the future.

g. ***Prepaid Expenses***

Prepaid expenses are amortized over their beneficial periods using the straight-line method.

h. ***Advances***

Advance is a payment for transactions to suppliers or service providers or employee of the Group before goods/services received.

i. ***Property and Equipment***

Land and buildings are stated at fair value at revaluation date less any subsequent accumulated impairments losses.

Under the cost model, after recognition as an asset, an item of property and equpment is carried at its cost less any accumulated depreciation and any accumulated impairment losses. Under the revaluation model, after recognition as an asset, an item of property and equipment whose fair value can be measured reliably is carried at a revalued amount, being its fair value at the date of the revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

When a property and equipment is revalued, the carrying amount of property and equipment is adjusted to its revalued amount. On revaluation date, any accumulated depreciation is eliminated against the gross carrying amount of the asset.

Assessments of land and buildings are conducted by certified external independent appraisers. Assessments of these assets are carried out periodically to ensure that the fair value of the assets being revalued does not differ materially from that which would be determined using fair value at end of the reporting period.

If the fair value of the revalued asset changes significantly and fluctuates, it needs to be revalued annually, whereas if the fair value of the revalued asset does not change significantly and fluctuates, it is necessary to do a revaluation at least once every 3 or 5 years.

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2. **IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL** (Lanjutan)

i. **Aset Tetap** (Lanjutan)

Kenaikan nilai tercatat yang timbul dari revaluasi tanah dicatat sebagai "Selisih bersih revaluasi aset tetap" dan disajikan sebagai "Penghasilan komprehensif lain". Penurunan nilai tercatat yang timbul dari revaluasi dicatat sebagai beban pada tahun berjalan. Apabila aset tersebut memiliki saldo "Selisih bersih revaluasi aset tetap" yang disajikan sebagai "Penghasilan komprehensif lain", maka selisih penurunan nilai tercatat tersebut dibebankan terhadap "Selisih bersih revaluasi aset tetap" dan sisanya diakui sebagai beban tahun berjalan.

Aset tetap selain tanah dan bangunan dinyatakan berdasarkan biaya perolehan dikurangi akumulasi penyusutan dan akumulasi penurunan nilai, jika ada.

Penyusutan aset tetap selain tanah dihitung dengan menggunakan metode garis lurus untuk mengalokasikan harga perolehan hingga mencapai nilai sisa sepanjang estimasi masa manfaatnya sebagai berikut:

Jenis Aset Tetap	Persentase (Masa manfaat)/ *Percentage (Useful lifes)*	*Type of Property and Equipment*
Bangunan	5% (20 tahun/*years)*	*Building*
Peralatan medis	6,25% - 25% (4 - 16 tahun/*years)*	*Medical equipment*
Peralatan kantor	10% - 50% (2 - 10 tahun/*years)*	*Office equipment*
Mesin dan instalasi	12,5% - 25% (4 - 8 tahun/ *years)*	*Machine and installation*
Peralatan rumah tangga	20% - 25% (4 - 5 tahun/ *years)*	*Household equipment*
Kendaraan	12,5% - 20% (4 - 8 tahun/ *years)*	*Vehicles*

Tanah dan hak atas tanah dinyatakan berdasarkan nilai wajar tanah dengan menggunakan metode perbandingan harga pasar.

Estimasi masa manfaat aset tetap ditentukan berdasarkan ekspektasi pemakaian dan pengalaman historis atas aset sejenis.

Masa manfaat, nilai sisa dan metode penyusutan aset tetap ditelaah, jika diperlukan, setidaknya disesuaikan pada setiap akhir tahun buku. Dampak dari setiap revisi diakui dalam laba rugi Ketika perubahan terjadi.

Biaya perolehan awal aset tetap meliputi harga perolehan, termasuk bea impor dan pajak pembelian yang tidak boleh dikreditkan dan biaya-biaya yang dapat diatribusikan secara langsung untuk membawa aset ke lokasi dan kondisi yang diinginkan sesuai dengan tujuan penggunaan yang ditetapkan.

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PT BUNDAMEDIK Tbk AND ITS SUBSIDIARIES
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*2. **SUMMARY OF MATERIAL ACCOUNTING POLICIES** (Continued)*

*i. **Property and Equipment** (Continued)*

The increase in the carrying value arising from the revaluation of land is recorded as "Net difference asset revaluation" and is presented as "Other comprehensive income". Impairment in carrying amount arising from revaluation is recorded as an expense in the current year. If the asset has a balance of "Net difference for property and equipment revaluation" which is presented as "Other comprehensive income", the difference in impairment of the carrying value is charged to "Net difference in property and equipment revaluation" and the remainder is recognised as an expense for the year.

Fixed assets other than land and building are stated at cost less accumulated depreciation and accumulated impairment losses, if any.

Depreciation of property and equipment, except land are calculated on the straight-line method to allocate their cost to their residual values over their estimated useful lives as follows:

Land and landrights are stated accordance to fair value of the land was determined by using market comparable method.

Estimated useful life of property and equipment are determined based on expected usage and historical experience on the similar asset.

The useful lives, residual values and depreciation methods of fixed assets are reviewed and adjusted if appropriate, at the end of each financial year. The effects of any revision are recognized in profit or loss when the changes arise.

The initial cost of property and equipment consists of its purchase price, including import duties and taxes and any directly attributable costs in bringing the property and equipment to its working condition and location for its intended use.

Ekshibit E/21

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2. **IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL** (Lanjutan)

i. **Aset Tetap** (Lanjutan)

Jumlah tercatat aset tetap dihentikan pengakuannya pada saat dilepaskan atau tidak ada manfaat ekonomis masa depan yang diharapkan dari penggunaan atau pelepasannya. Aset tetap yang dijual atau dilepaskan, dikeluarkan dari kelompok aset tetap berikut akumulasi penyusutan serta akumulasi penurunan nilai yang terkait dengan aset tetap tersebut. Laba atau rugi yang timbul dari penghentian pengakuan aset tetap ditentukan sebesar perbedaan antara jumlah neto hasil pelepasan, jika ada, dengan jumlah tercatat dari aset tetap tersebut, dan diakui dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian pada tahun terjadinya penghentian pengakuan.

Apabila terdapat indikasi penurunan nilai, nilai tercatat aset dinilai dan langsung dicatat terhadap jumlah terpulihkan apabila nilai tercatat aset tersebut lebih besar dibandingkan dengan jumlah terpulihkan yang diestimasi.

Nilai tercatat aset tetap, umur manfaat, serta metode penyusutan ditelaah setiap akhir tahun dan dilakukan penyesuaian apabila hasil telaah berbeda dengan estimasi sebelumnya.

Aset dalam Pembangunan

Aset dalam pembangunan dinyatakan berdasarkan biaya perolehan termasuk biaya perolehan tanah dan akumulasi biaya pembangunan. Saat pembangunan tersebut selesai dan siap untuk digunakan, jumlah biaya yang terjadi diklasifikasikan ke akun "Aset Tetap" sesuai peruntukannya. Penyusutan mulai dibebankan pada saat aset tersebut siap digunakan.

j. **Penurunan Nilai dari Aset Tetap dan Aset Tidak Lancar Lainnya**

Aset tetap dan aset tidak lancar lainnya, termasuk aset tak berwujud ditelaah untuk mengetahui apakah telah terjadi kerugian akibat penurunan nilai atau apakah telah terjadi perubahan keadaan yang mengindikasikan bahwa nilai tercatat aset tersebut tidak dapat diperoleh kembali. Kerugian akibat penurunan nilai diakui sebesar selisih antara nilai tercatat aset dengan nilai yang dapat diperoleh kembali dari aset tersebut. Nilai yang dapat diperoleh kembali adalah yang lebih tinggi di antara harga jual neto dan nilai pakai aset. Dalam rangka menguji penurunan nilai, aset dikelompokkan hingga unit terkecil yang menghasilkan arus kas terpisah.

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PT BUNDAMEDIK Tbk AND ITS SUBSIDIARIES
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2. *SUMMARY OF MATERIAL ACCOUNTING POLICIES (Continued)*

*i. **Property and Equipment** (Continued)*

Carrying amount of property and equipment are derecognised upon disposal or when no future economic benefits are expected from its use or disposal. When assets are sold or retired, the cost and related accumulated depreciation and any impairment loss are removed from the accounts. Any gains or loss arising from derecognition of property and equipment calculated as the difference between the net disposal proceed, if anys with the carrying amount of the item, is included in the consolidated statements of profit or loss and other comprehensive income in the year the item is derecognised.

Where an indication of impairment exists, the carrying amount of the asset is assessed and written down immediately to its recoverable amount if the asset's carrying amount is greater than its estimated recoverable amount.

The carrying value of property and equipment, useful lives and depreciation method are reviewed and adjusted if not appropriate, at each financial year end.

Construction in Progress

Construction in progress is stated at cost. Costs includes acquisition cost of land and accumulated construction costs. When the construction is completed and ready for its intended use, the total cost incurred is reclassified to the related "Property and Equipment" account. Depreciation is charged from the date when assets are ready to use.

*j. **Impairment of Property and Equipment and Other Non-Current Assets***

Property and equipment and other non-current assets, include intangible assets are reviewed for impairment losses whenever events or changes in circumstances indicate that the carrying amount may not be recoverable. An impairment loss is recognised for the amount by which the carrying amount of the asset exceeds its recoverable amount, which is the higher of an asset's net selling price or value in use. For the purpose of assessing impairment, assets are grouped at the lowest levels for which there are separately identifiable cash flows.

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Ekshibit E/22

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2. **IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL** (Lanjutan)

k. **Aset dan Liabilitas Keuangan**

Grup telah mengadopsi dan melakukan penerapan dini atas PSAK 109 – "Instrumen Keuangan".

Aset Keuangan

Aset keuangan diklasifikasikan ke dalam kategori (i) diukur pada nilai wajar melalui laporan laba rugi, (ii) biaya perolehan diamortisasi, dan (iii) aset keuangan yang diukur pada nilai wajar pendapatan komprehensif lain. Pada pengakuan awal, aset keuangan diukur pada nilai wajar, ditambah biaya transaksi yang dapat diatribusikan langsung untuk aset keuangan yang diukur pada biaya perolehan diamortiasi dan pendapatan komprehensif lain. Manajemen menentukan klasifikasi aset keuangan tersebut setelah pengakuan awal aset keuangan berdasarkan model bisnis entitas dalam mengelola aset keuangan atau karakteristik arus kas kontraktual hanya dari pembayaran pokok dan bunga saja.

(i) **Aset keuangan yang diukur pada nilai wajar melalui laporan laba rugi**

Aset keuangan yang diukur pada nilai wajar melalui laporan laba rugi adalah aset keuangan yang diperdagangkan. Entitas dapat menetapkan pilihan yang tidak dapat dibatalkan pada saat pengakuan awal atas investasi pada intrumen ekuitas tertentu yang pada umumnya diukur pada nilai wajar melalui laba rugi sehingga perubahan nilai wajarnya disajikan dalam penghasilan komprehensif lain.

Grup tidak memiliki aset keuangan yang diukur pada nilai wajar melalui laporan laba rugi.

(ii) **Biaya perolehan diamortisasi**

Aset keuangan diukur pada biaya perolehan diamortisasi jika memenuhi kriteria sebagai berikut:

a. aset keuangan dikelola dalam bisnis yang bertujuan untuk memiliki arus kas keuangan dalam rangka mendapatkan arus kas kontraktual; dan
b. persyaratan kontraktual aset keuangan yang menimbulkan arus kas yang hanya dari pembayaran pokok dan bunga.

Pada saat pengakuan awal, instrumen keuangan diakui pada nilai wajarnya ditambah nilai transaksi dan selanjutnya diukur pada biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif.

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2. ***SUMMARY OF MATERIAL ACCOUNTING POLICIES*** *(Continued)*

k. ***Financial Assets and Liabilities***

Group had performed early adoption and applied on PSAK 109 – "Financial Instrument".

Financial Assets

Financial assets are classified in categories of (i) fair value through profit or loss, (ii) amortised cost, and (iii) fair value through other comprehensive income. At initial measurement, financial assets determined based on fair value, added with transactions cost attributable direct to financial assets. Management determines the classification of its financial assets prior initial recognition based on assessment of businesss model for managing the financial assets or contractual cashflows give rise to solely payments of principal and interest.

(i) ***Financial assets at fair value through profit or loss***

Financial assets at fair value through profit or loss are financial assets classified as held for trading. Entity may determine at initial classification of an uncancellable chosen cateogry of financial assets on a certain equity instrument which commonly measured the fair value through profit and loss rise change in the fair value presented under fair value through other comprehensive income.

Group has no financial assets at fair value through profit or loss.

(ii) ***Amortised cost***

Financial assets determined under amortised cost if met criteria as outlined below:

a. financial assets held within a business whose objective is to hold financial assets in order to collect contractual cashflows; and
b. determining contractual financial assets give rise to solely payments of principal and assets.

Financial instruments are initially recognised at fair value plus transaction costs and subsequently measured at amortised cost using the effective interest rate method.

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2. **IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL** (Lanjutan)

k. **Aset dan Liabilitas Keuangan** (Lanjutan)

Aset Keuangan (Lanjutan)

(ii) **Biaya perolehan diamortisasi** (lanjutan)

Grup memiliki aset keuangan pada biaya perolehan yang diamortisasi meliputi kas dan setara kas, piutang usaha dan lain-lain dan investasi saham.

(iii) **Aset keuangan yang diukur pada nilai wajar pendapatan komprehensif lain**

Aset keuangan yang diukur pada nilai wajar pendapatan komprehensif lain adalah aset keuangan *non-derivative* dengan pembayaran tetap atau telah ditentukan dan jatuh temponya telah ditetapkan, serta manajemen mempunyai intensi positif dan kemampuan untuk memiliki aset keuangan tersebut hingga jatuh tempo, kecuali:

a. aset keuangan dikelola dalam model bisnis yang tujuannya akan terpenuhi dengan mendapatkan arus kas kontraktual dan menjual aset keuangan; dan

b. persyaratan kontraktual dari aset keuangan tersebut memberikan hak pada tanggal tertentu atas arus kas yang hanya dari pembayaran pokok dan bunga dari jumlah pokok terutang.

Grup memiliki aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain yaitu asset keuangan lancar lainnya.

Penurunan nilai aset keuangan

Aset keuangan dievaluasi terhadap indikator penurunan nilai pada setiap tanggal pelaporan. Aset keuangan diturunkan nilainya menggunakan basis akuntasi kerugian kredit ekpektasian pada aset keuangan dan kontraktual, yang bunga penurunannya dihitung menggunakan suku bunga efektif (SBE) pada cadangan penurunan nilai pada jumlah probabilita tertimbang yang mempertimbangkan kondisi yang terjadi pada masa lampau, saat sekarang, dan proyeksi atas kondisi ekonomi masa depan pelanggan. KKE diperbarui pada setiap tanggal pelaporan untuk mencerminkan perubahan resiko sejak pengakuan awal. KKE dihitung untuk semua aset keuangan, terlapas apakah telah jatuh tempo atau tidak.

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2. *SUMMARY OF MATERIAL ACCOUNTING POLICIES (Continued)*

k. ***Financial Assets and Liabilities** (Continued)*

***Financial Assets** (Continued)*

*(ii) **Amortised cost** (continued)*

Group's financial assets at amortised cost include cash and cash equivalents, trade and non-trade receivables and shares investments.

*(iii) **Fair value through other comprehensive income***

Fair value through other comprehensive income are non-derivative financial assets with fixed or determined payments and fixed maturities that the management has positive intention and ability to hold to maturity, other than:

a. financial assets managed under business model which its objective is to both collect the contractual cash flows and sell the financial assets; and

b. contractual cash flows characteristics resulting rights on certain basic term of cashflows meets the solely payments of principal and interest.

Group has fair value through other comprehensive income include other current financial assets.

Impairment of financial assets

Financial assets are assessed for indicators of impairment at each reporting date. Financial assets are impaired using the basis for the accounting of expected credit loss (ECLs) on financial assets and contract assets, measuring uses of expected interest rate (EIR) of the loss allowance on impairment at a probabilited weighted amount that considers reasonable and supportable information about past events, current conditions, and forecasts of future economic conditions of the customers. The ECLs are updated at each reporting date to reflect changes in credit risk since initial recognition. ECLs are calculated for all financial assets in scope, regardless of whether they are overdue or not.

Ekshibit E/24

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2. **IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL** (Lanjutan)

k. **Aset dan Liabilitas Keuangan** (Lanjutan)

Aset Keuangan (Lanjutan)

Pengukuran atas penurunan nilai dimana basis pengukuran bergantung pada resiko kredit secara signifikan sejak pengakuan awal adalah sebagai berikut:

(i) Penurunan nilai diakui berdasarkan pengukuran kerugian kredit ekspektasian dari peristiwa *default* yang diperkirakan akan terjadi untuk 12 (dua belas) bulan mendatang; atau
(ii) Pengakuan penurunan berdasarkan kerugian kredit sepanjang umurnya.

Penghentian pengakuan aset keuangan

Grup menghentikan pengakuan aset keuangan jika dan hanya jika hak kontraktual atas arus kas yang berasal dari aset berakhir, atau Grup mentransfer aset keuangan dan secara substansial mentransfer seluruh risiko dan manfaat atas kepemilikan aset kepada entitas lain.

Jika Grup tidak mentransfer serta tidak memiliki secara substansial atas seluruh risiko dan manfaat kepemilikan serta masih mengendalikan aset yang ditransfer, maka Grup mengakui keterlibatan berkelanjutan atas aset yang ditransfer dan liabilitas terkait sebesar jumlah yang mungkin harus dibayar. Jika Grup memiliki secara substansial seluruh risiko dan manfaat kepemilikan aset keuangan yang ditransfer, Grup masih mengakui aset keuangan dan juga mengakui pinjaman yang dijamin sebesar pinjaman yang diterima.

Liabilitas Keuangan

Grup mengklasifikasi liabilitas keuangannya dalam kategori:

(i) **Liabilitas keuangan yang diukur pada nilai wajar melalui laporan laba rugi**

Liabilitas keuangan yang diukur pada nilai wajar melalui laporan laba rugi adalah liabilitas keuangan yang diperdagangkan.

Liabilitas keuangan diklasifikasikan sebagai liabilitas keuangan yang diperdagangkan jika perolehannya ditujukan untuk dijual atau dibeli kembali dalam waktu dekat dan terdapat adanya kecenderungan ambil untung.

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2. *SUMMARY OF MATERIAL ACCOUNTING POLICIES (Continued)*

k. ***Financial Assets and Liabilities** (Continued)*

***Financial Assets** (Continued)*

Determining the impairment could whereas basis recognition rely on the significant credit risk at initial recognition may include:

(i) Recognise impairment based on expected losses arising from default events that are expected to occur over the next 12 (twelve) months; or

(ii) Recognise impairment based on expected losses over the life of the loan.

Derecognition of financial assets

The Group derecognises a financial asset only when the contractual rights to the cash flows from the asset expire, or Group transfers the financial asset and substantially all the risks and rewards of ownership of the asset to another entity.

If Group neither transfers nor retains substantially all the risks and rewards of ownership and continues to control the transferred asset, Group recognise their retained interest in the asset and an associated liability for amounts they may have to pay. If Group retains substantially all the risks and rewards of ownership of a transferred financial asset, Group continue to recognise the financial asset and also recognise a collateralised borrowing for the proceeds received.

Financial Liabilities

The Group classifies its financial liabilities into the following categories:

*(i) **Financial liabilities at fair value through profit or loss***

Financial liabilities at fair value through profit or loss are financial liabilities classified as held for trading.

A financial liability is classified as held for trading if it is acquired principally for the purpose of selling or repurchasing it in the short-term and there is evidence of a recent actual pattern of profit taking.

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2. **IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL** (Lanjutan)

k. **Aset dan Liabilitas Keuangan** (Lanjutan)

Liabilitas Keuangan (Lanjutan)

Grup mengklasifikasi liabilitas keuangannya dalam kategori: (Lanjutan)

(ii) **Liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi**

Liabilitas keuangan yang tidak diklasifikasikan sebagai liabilitas keuangan yang diukur pada nilai wajar melalui laporan laba rugi diklasifikasikan dalam kategori ini dan diukur pada biaya perolehan diamortisasi. Liabilitas keuangan yang termasuk adalah utang usaha dan lain-lain, beban akrual, utang bank, liabilitas sewa dan utang obligasi konversi.

Saling Hapus Instrumen Keuangan

Aset keuangan dan liabilitas keuangan disaling-hapuskan dan jumlah netonya dilaporkan pada laporan posisi keuangan ketika terdapat hak yang berkekuatan hukum untuk melakukan saling hapus atas jumlah yang telah diakui tersebut dan adanya niat untuk merealisasikan aset dan menyelesaikan liabilitas secara simultan.

l. **Investasi pada Entitas Asosiasi**

Investasi Grup pada saham diukur dengan metode ekuitas. Entitas asosiasi adalah entitas yang terhadapnya Grup memiliki pengaruh signifikan. Pengaruh signifikan adalah kekuasaan untuk berpartisipasi dalam keputusan kebijakan keuangan dan operasional *investee*, tetapi tidak mengendalikan atau mengendalikan bersama atas kebijakan tersebut.

Dalam metode ini, penyertaan awal dicatat sebesar harga perolehannya yang disesuaikan dengan bagian Grup atas aset bersih entitas asosiasi sejak tanggal akuisisi.

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2. ***SUMMARY OF MATERIAL ACCOUNTING POLICIES*** *(Continued)*

k. ***Financial Assets and Liabilities*** *(Continued)*

Financial Liabilities *(Continued)*

The Group classifies its financial liabilities into the following categories: (Continued)

(ii) ***Financial liabilities measured at amortized cost***

Financial liabilities that are not classified as at fair value through profit and loss fall into this category and are measured at amortized cost. Financial liabilities measured at amortized cost are trade and other payables, accruals, bank loans, lease liabilities and convertible bonds payable.

Offsetting Financial Instruments

Financial assets and liabilities are offset and the net amount is reported in the financial position when there is a legally enforceable right to offset the recognised amounts and there is an intention to settle on a net basis, or realize the assets and settle the liability simultaneously.

l. ***Investment in Associate***

Group's investment in associate is accounted for using the equity method. An associate is an entity over which Group has significant influence. Significant influence is the power to participate in the financial and operating policy decision of the investee, but is not control or joint control over those policies.

Under this method, the investment in an associate or a joint venture is initially recognised at cost, and adjusted to recognize changes in Group's share of net assets of the associates.

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Ekshibit E/26

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2. **IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL** (Lanjutan)

m. **Penurunan Nilai Aset Non-Keuangan (tidak termasuk persediaan dan aset pajak tangguhan)**

Pengujian penurunan nilai aset non-keuangan dengan menggunakan masa manfaat ekonomi tidak terbatas dilakukan setiap tahun pada akhir periode pelaporan keuangan. Aset non-keuangan lain dikenakan uji penurunan nilai ketika telah terjadi atau ada perubahan dalam keadaan yang mengindikasikan bahwa nilai tercatat tidak terpulihkan. Apabila nilai tercatat aset melebihi jumlah terpulihkan (yaitu mana yang lebih tinggi antara nilai pakai dan nilai wajar dikurangi biaya untuk menjual), maka aset tersebut diturunkan nilainya.

Apabila tidak mungkin untuk mengestimasi nilai terpulihkan dari aset, maka uji penurunan nilai dilakukan pada kelompok terkecil aset dimana aset tersebut merupakan bagian dari kelompok tersebut yang arus kas nya dapat diidentifikasi secara terpisah; yakni unit penghasil kas.

Beban penurunan nilai termasuk dalam laba rugi, kecuali jika beban tersebut membalikkan keuntungan yang diakui sebelumnya dalam penghasilan komprehensif lain.

n. **Utang Usaha dan Lain-lain**

Utang usaha dan lain-lain pada awalnya diakui sebesar nilai wajar dan selanjutnya diukur pada biaya perolehan diamortisasi dengan menggunakan metode bunga efektif.

o. **Provisi**

Provisi diakui apabila Grup mempunyai kewajiban hukum atau konstruktif di masa kini sebagai akibat dari kejadian di masa lalu; dan besar kemungkinan Grup diharuskan menyelesaikan kewajiban tersebut dapat diestimasi secara handal. Provisi tidak diakui untuk kerugian operasi masa depan.

Provisi diukur sebesar nilai kini pengeluaran yang diharapkan diperlukan untuk menyelesaikan kewajiban dengan menggunakan tingkat bunga sebelum pajak yang mencerminkan penilaian pasar atas nilai waktu uang dan risiko yang terkait dengan kewajiban. Peningkatan provisi karena berjalannya waktu diakui sebagai biaya keuangan.

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PT BUNDAMEDIK Tbk AND ITS SUBSIDIARIES
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*2. **SUMMARY OF MATERIAL ACCOUNTING POLICIES** (Continued)*

*m. **Impairment of Non-Financial Assets (excluding inventories and deferred tax assets)***

Impairment tests on non-financial assets with indefinite useful economic life are undertaken annually at the financial year end. Other non-financial assets are subject to impairment tests whenever events or changes in circumstances indicate that their carrying amount may not be recoverable. Where the carrying value of an asset exceeds its recoverable amount (i.e. the higher of value in use and fair value less costs to sell), the asset is written down accordingly.

Where it is not possible to estimate the recoverable amount of an individual asset, the impairment test is carried out on the smallest group of assets to which it belongs for which there are separately identifiable cash flows; its cash generating units ('CGUs').

Impairment charges are included in profit or loss, except to the extent they reverse gains previously recognized in other comprehensive income.

*n. **Trade and Other Payables***

Trade and other payables are initially recognised at fair value and subsequently measured at amortized cost using the effective interest method.

*o. **Provisions***

Provisions are recognised when Group have a present legal or constructive obligation as a result of past events; it is probable that the outflow of resources will be required to settle the obligation and the amount can't be estimated reliably. Provisions are not recognised for future operating losses.

Provisions are measured at the present value of the expenditures expected to be required to settle the obligation using a pre-tax rate that reflects current market assessments of the time value of money and the risks specific to the obligation. The increase in the provision due to the passage of time is recognised as an interest expense.

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2. **IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL** (Lanjutan)

p. **Perpajakan**

Pajak Kini dan Pajak Tangguhan

Beban pajak penghasilan terdiri dari pajak penghasilan kini dan pajak tangguhan. Pajak diakui dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian, kecuali jika pajak tersebut terkait dengan transaksi atau kejadian yang diakui di pendapatan komprehensif lain atau langsung diakui ke ekuitas.

Beban pajak kini ditentukan berdasarkan laba kena pajak dalam tahun yang bersangkutan yang dihitung berdasarkan tarif pajak dan undang-undang pajak yang berlaku pada tanggal pelaporan. Aset dan liabilitas pajak kini diukur sebesar nilai yang diharapkan dapat terpulihkan atau dibayar.

Aset dan liabilitas pajak tangguhan diakui atas konsekuensi pajak periode mendatang yang timbul dari perbedaan jumlah tercatat aset dan liabilitas menurut laporan keuangan dengan dasar pengenaan pajak aset dan liabilitas. Liabilitas pajak tangguhan diakui untuk semua perbedaan temporer kena pajak dan aset pajak tangguhan diakui untuk perbedaan yang boleh dikurangkan, sepanjang besar kemungkinan dapat dimanfaatkan untuk mengurangi laba kena pajak pada masa mendatang.

Pajak tangguhan diukur dengan menggunakan tarif pajak yang berlaku atau secara substansial telah berlaku pada tanggal pelaporan. Pajak tangguhan dibebankan atau dikreditkan dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian tahun berjalan kecuali pajak tangguhan yang dibebankan atau dikreditkan langsung ke ekuitas.

Jumlah tercatat aset pajak tangguhan dikaji ulang pada akhir periode pelaporan dan dikurangi jumlah tercatatnya jika kemungkinan besar laba kena pajak tidak lagi tersedia dalam jumlah yang memadai untuk mengkompensasikan sebagian atau seluruh aset pajak tangguhan tersebut.

Peraturan pajak di Indonesia mengatur beberapa jenis penghasilan yang dikenakan pajak yang bersifat final. Pajak final yang dikenakan atas nilai bruto transaksi tetap dikenakan walaupun atas transaksi tersebut pelaku transaksi mengalami kerugian.

Pajak Final

Mengacu pada revisi PSAK 212, pajak final tersebut tidak termasuk dalam lingkup yang diatur oleh PSAK 212. Oleh karena itu, Grup meyajikan beban pajak final sehubungan dengan penghasilan yang menjadi obyek pajak final sebagai bagian dari beban usaha.

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*2. **SUMMARY OF MATERIAL ACCOUNTING POLICIES** (Continued)*

*p. **Taxation***

Current Tax and Deferred Tax

Income tax expenses comprises current and deferred income tax. Tax are recognised in the consolidated statement of profit or loss and other comprehensive income, except to the extent that it relates to item recognised in other comprehensive income or directly in equity.

Current tax expense is determined based on the taxable profit for the year, using the tax rates and tax laws that have been enacted or substantially enacted at the reporting date. Current tax assets and liabilities are measured at the amount expected to be recovered or paid.

Deferred tax assets and liabilities are recognised as a future period tax consequences resulting from differences of carrying value between assets and liabilities based on the financial statements with tax base of assets and liabilities. Deferred tax liabilities are recognised for all taxable temporary differences and deferred tax assets are recognised for deductible differences, when it is probable to be used against future taxable income.

Deferred tax is calculated at the tax rates that have been enacted or substantially enacted at the reporting date. Deferred tax is charged or credited to the current year's consolidated statements of profit or loss and other comprehensive income, except deferred tax which is charged or credited directly to equity.

The carrying amount of deferred tax asset is reviewed at the end of each reporting period and reduced to the extent that it is no longer probable that sufficient taxable profits will be available to allow all or part of the asset to be recovered.

Tax regulation in Indonesia determined that certain taxable income is subject to final tax. Final tax applied to the gross value of transactions is applied even when the parties carrying the transaction recognising losses.

Final Tax

Referring to revised PSAK 212, final tax is no longer governed by PSAK 212. Therefore, the Group has decided to present all of the final tax arising from revenues subject to final tax as part of operating expenses.

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2. **IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL** (Lanjutan)

q. **Pinjaman**

Pada saat pengakuan awal, pinjaman diakui sebesar nilai wajar, dikurangi dengan biaya-biaya transaksi yang terjadi. Selanjutnya, pinjaman diukur pada biaya perolehan diamortisasi.

Pinjaman diklasifikasikan sebagai liabilitas jangka pendek kecuali Grup memiliki hak tanpa syarat untuk menunda pembayaran liabilitas selama lebih dari 12 bulan setelah tanggal pelaporan.

Biaya pinjaman yang dapat diatribusikan secara langsung dengan akuisisi atau konstruksi aset kualifikasian ("*qualifying asset*"), dikapitalisasi hingga aset tersebut selesai secara substansial.

r. **S e w a**

Grup mengadopdsi dan menerapkan PSAK 116 yang mengklasifikasikan pengakuan liabilitas sewa yang sebelumnya diklasifikasikan sebagai "sewa pembiayaan".

Sebagai *Lessee*

Sebagai penyewa, pada saat dimulainya kontrak, Grup menilai apakah kontrak merupakan atau mengandung sewa. Suatu kontrak merupakan atau mengandung sewa jika kontrak tersebut memberikan hak untuk mengendalikan penggunaan aset identifikasian selama suatu jangka waktu untuk dipertukarkan dengan imbalan.

Dalam menilai suatu kontrak memberikan hak pengendalian penggunaan aset identifikasian, Grup menilai kondisi berikut:

a. Grup memiliki hak untuk memperoleh seluruh manfaat ekonomi secara substansial dari penggunaan aset identifikasian; dan
b. Grup memiliki hak untuk menentukan penggunaan aset identifikasian, yang diperoleh melalui pengambilan keputusan yang relevan atas bagaimana dan tujuan penggunaan aset yang telah ditentukan sebelumnya.

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2. ***SUMMARY OF MATERIAL ACCOUNTING POLICIES*** *(Continued)*

q. ***L o a n s***

Loans are recognised initially at fair value, net of transaction cost incurred. Borrowings are subsequently carried at amortised cost.

Loans are classified as short-term liabilities unless the Group has the unconditional right to defer payment of liability for more than 12 months after the date of reporting.

Borrowing costs that may be directly attributable to the acquisition or construction of a qualifying asset, are capitalized until the asset is substantially completed.

r. ***L e a s e***

Group has adopted and applied PSAK 116, whereas set the classification of the recognition of lease liabilities in relation to leases which previously was been classified as "consumer financing lease".

As Lessee

As lessee, at inception of a contract, the Group identified whether the contract is or consists a lease. A contract is or consist a lease if the contract provides right to contract the uses of an identified assets for a period of time in exchange for compensation.

In identify a contract provides right to control the use of an identified assets, the Group assess certain condition:

a. Group has rights to substandially obtain all economic benefits from the use of the asset within the period of use; and
b. Group has right to decide the use of an identfdied asset, derived from relevants right to decision-making on how and the purpose of use of assets which has determined.

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2. **IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL** (Lanjutan)

r. **S e w a** (Lanjutan)

Sebagai *Lessee* (Lanjutan)

Pada tanggal permulaan atau pada saat penilaian kembali kontrak yang mengandung sewa, Grup mengalokasikan imbalan dalam kontrak ke masing-masing komponen sewa berdasarkan harga relatif tersendiri dari komponen sewa dan harga agregat tersendiri dari komponen non-sewa.

Pada tanggal permulaan sewa, Grup mengakui aset hak-guna dan liabilitas sewa. Aset hak-guna diukur pada biaya perolehan, dimana meliputi jumlah pengukuran awal liabilitas sewa yang disesuaikan dengan pembayaran sewa yang dilakukan pada atau sebelum tanggal dimulainya sewa.

Aset hak-guna disusutkan menggunakan metode garis lurus dari tanggal permulaan hingga tanggal yang lebih awal antara akhir umur manfaat aset hak-guna atau akhir masa sewa.

Liabilitas sewa diukur pada nilai kini pembayaran sewa yang belum dibayar pada tanggal permulaan, didiskontokan dengan menggunakan suku bunga implisit dalam sewa atau jika suku bunga tersebut tidak dapat ditentukan, maka penggunaan suku bunga pinjaman inkremental. Pada umumnya, Grup menggunakan suku bunga pinjaman inkremental sebagai tingkat suku bunga diskonto.

Sebagai penyewa, pembayaran sewa yang termasuk dalam pengukuran liabilitas sewa meliputi pembayaran tetap termasuk pembayaran tetap secara substansi, pembayaran variabel yang tergantung pada indeks atau suku bunga pada tanggal permulaan, jumlah yang diperkirakan dapat dibayarkan oleh penyewa dengan jaminan nilai residual, harga eksekusi opsi beli jika terdapat kepastian eksekusi opsi tersebut, dan penalti karena penghentian awal sewa kecuali terdapat cukup kepastian untuk tidak ada penghentian lebih awal.

Pembayaran sewa dialokasikan menjadi bagian pokok dan biaya keuangan. Biaya keuangan dibebankan pada laba rugi selama periode sewa sehingga menghasilkan tingkat suku bunga periodik yang konstan atas saldo liabilitas untuk setiap periode.

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2. ***SUMMARY OF MATERIAL ACCOUNTING POLICIES*** *(Continued)*

r. ***L e a s e*** *(Continued)*

As Lessee *(Continued)*

On inception or a reassessment of a contract consisting lease component, Group allocates the compensation in the contract to each component of lease based on its own relative price of the component of lease and the its own aggregate pricing of component of non-lease.

At commencement lease date, Group recognize right-of-use assets and a lease liability. Right-of-use assets are initially measured at cost, which comprises the initial amount of the lease liability adjusted for any lease payment made at or before the commencement date.

Right-of-use assets are depreciated using the straight-line method from the commencement date to the earlier of the end of useful life of the right-of-use asset or at the end of lease term.

Lease liability initially measured at the present value of the lease payments that are not paid at the commencement date, and discounted using the interest rate implicit in the lease, or if the rate connot be readily determined, using incremental borrowing rate. Generally, Group uses its incremental borrowing rate as the discount rate.

As lessee, lease payment includes in the measurement of the lease liability comprise fixed payment including in substance fixed payments, variable lease payments that depend on an index or a rate at the commencement date, amounts expected to be payable under a residual value guarantee, the exercise price under a purchase option with reasonabley certain to exercise, and penalty on early termination of a lease unless reasonably certain not to early terminate.

Each lease payment is allocated between the liability and finance cost. The finance cost is charge to profit or loss over the lease period so as to produce a constant periodic rate of interest on the remaining balance of the liability for each period.

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2. **IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL** (Lanjutan)

r. **S e w a** (Lanjutan)

Sebagai *Lessee* (Lanjutan)

Jika sewa mengalihkan kepemilikan aset pendasar kepada Grup pada akhir masa sewa atau jika biaya perolehan aset hak-guna merefleksikan Grup akan mengeksekusi opsi beli, maka Grup melakukan penyusutan aset hak-guna dari tanggal permulaan hingga akhir umur manfaat aset pendasar. Jika tidak, maka Grup melakukan penyusutan aset hak-guna dari tanggal permulaan hingga tanggal yang lebih awal antara akhir umur manfaat aset hak-guna atau akhir masa sewa.

Grup tidak mengakui aset hak-guna dan liabilitas sewa untuk sewa jangka pendek yang masa sewa terdiri dari 12 bulan atau kurang, yang dicatat sebagai sewa dimuka dan dibebankan dengan dasar garis lurus selama periode sewa.

Sebagai *Lessor*

Sebagai pesewa, apabila aset disewakan melalui sewa pembiayaan, nilai kini pembayaran sewa diakui sebagai piutang. Selisih antara nilai piutang bruto dan nilai kini piutang tersebut diakui sebagai penghasilan sewa pembiayaan ditangguhkan.

Penghasilan sewa diakui selama masa sewa dengan menggunakan metode investasi neto yang mencerminkan tingkat pengembalian periodik yang konstan.

Apabila aset disewakan melalui sewa operasi, aset disajikan pada laporan posisi keuangan sesuai sifat aset tersebut. Penghasilan sewa diakui sebagai pendapatan dengan dasar garis lurus selama masa sewa.

s. **Imbalan Pasca-Kerja**

Imbalan kerja jangka pendek

Imbalan kerja jangka pendek diakui pada saat terutang kepada karyawan berdasarkan metode akrual.

Imbalan pensiun dan imbalan pasca-kerja lainnya

Grup mengakui imbalan kerja jangka pendek berdasarkan metode akrual sesuai dengan Undang-Undang Cipta Kerja No. 11/2020 tanggal 5 Oktober 2020 dan peraturan turunannya.

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2. ***SUMMARY OF MATERIAL ACCOUNTING POLICIES*** *(Continued)*

r. ***L e a s e*** *(Continued)*

As Lessee *(Continued)*

If the lease transfers ownership of the underlying asset to the Group at the end of the lease term or if the cost of the right-of-use assets reflects that the Group will exercise a purchase option, the Group will depreciate from the commencement date to the end of the useful life of the underlying asset. Otherwise, the Group depreciates the right-of-use assets from the commencement date to the earlier of the end of useful life of the right-use-assets or the end of lease term.

The Group has not to recognize right-of-use assets and lease liabilities for short-term leases that have a lease term of 12 months or less, and recorded as prepayment lease and amortised over the lease-term use a straight-line basis.

As Lessor

As lessor, when assets are leased out under a finance lease, the present value of the lease payments is recognised as receivable. The difference between the gross receivables and the present value of the receivable is recognised as unearned finance lease income.

Lease income is recognised over the term of the lease using the net investment method which reflect a constant periodic rate of return.

When assets are leased out under an operating lease, the assets are presented in the statement of financial position based on the nature of asset. Lease income is recognised over the term of the lease on a straight-line basis.

s. ***Post-Employment Benefits***

Short-term employee benefits

Short-term employee benefits which are recognised when they accrue to the employees.

Pension benefits and other post-employment benefits

The Group recognised an unfunded employee benefits liability in accordance with Omnibus Law No. 11/2020 dated 5 October 2020 and the related regulations.

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2. **IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL** (Lanjutan)

s. **Imbalan Pasca-Kerja** (Lanjutan)

Imbalan pensiun dan imbalan pasca-kerja lainnya (Lanjutan)

Liabilitas imbalan pasca-kerja merupakan nilai kini imbalan pasca-kerja pada tanggal pelaporan dan penyesuaian atas keuntungan atau kerugian aktuarial. Perhitungan liabilitas imbalan pasca-kerja menggunakan metode *Projected Unit Credit* oleh aktuaris independen.

Nilai kini imbalan pasca-kerja ditentukan dengan mendiskontokan estimasi arus kas di masa depan dengan menggunakan tingkat bunga obligasi pemerintah jangka panjang pada tanggal pelaporan dan memiliki jangka waktu yang sama dengan liabilitas imbalan pensiun yang bersangkutan.

Keuntungan atau kerugian aktuaria yang timbul dari penyesuaian dan perubahan dalam asumsi-asumsi aktuarial yang jumlahnya dibebankan atau dikreditkan di penghasilan komprehensif lainnya sebesar nilai yang timbul pada periode tersebut.

Biaya jasa lalu akan diakui segera dalam laporan laba rugi dan penghasilan komprehensif lainnya.

Keuntungan dan kerugian dari kurtailmen atau penyelesaian imbalan pasca-kerja diakui ketika kurtailmen atau penyelesaian tersebut terjadi.

Grup memberikan imbalan pasca-kerja lainnya, seperti uang penghargaan dan uang pisah. Imbalan berupa uang penghargaan diberikan apabila karyawan bekerja hingga mencapai usia pensiun. Sedangkan imbalan berupa uang pisah, dibayarkan kepada karyawan yang mengundurkan diri secara sukarela, setelah memenuhi minimal masa kerja tertentu. Imbalan ini dihitung dengan menggunakan metodologi yang sama dengan metodologi yang digunakan dalam perhitungan pensiun imbalan pasca-kerja.

t. **Modal Saham**

Modal saham diukur sebesar nilai nominal untuk semua saham yang ditempatkan dan beredar.

Biaya tambahan langsung yang berkaitan dengan penerbitan saham baru disajikan pada ekuitas sebagai pengurang, neto setelah pajak, dari jumlah yang diterima. Selisih lebih antara jumlah yang diterima dengan nilai nominal yang timbul dari penerbitan saham dikreditkan ke tambahan modal disetor pada ekuitas.

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2. ***SUMMARY OF MATERIAL ACCOUNTING POLICIES*** *(Continued)*

s. ***Post-Employment Benefits*** *(Continued)*

Pension benefits and other post-employment benefits *(Continued)*

The pension post-employment benefits is the present value of the post-employment benefits at the reporting date together with adjustments for actuarial gain or losses. The cost of providing post-employment benefits obligation is determined using the Projected Unit Credit method by an independent actuary.

The present value of the post-employment benefits is determined by discounting the estimated future cash outflows using the yield at the reporting date of long-term government bonds and that have terms to maturity similar to the related pension obligation.

Actuarial gains or losses arising from experience adjustment and changes in actuarial assumptions are charged or credited to equity in other comprehensive income in the period in which they arise.

The past service costs are recognised immediately in statement of profit or loss and other comprehensive income.

Gains or losses on the curtailment or settlement of the post-employment benefits are recognised when the curtailment or settlement occurs.

The Group also provides other post-employment benefits, such as service pay and separation pay. The service pay benefit vests when the employees reach their retirement age. The separation pay benefit is paid to employees in the case of voluntary resignation, subject to a minimum number of years of services. These benefits have been accounted for using the same methodolody to compute post-employment benefits pension plan.

t. ***Share Capital***

Share capital is measured at par value for all shares issued and outstanding.

Incremental costs directly attributable to the issuance of new shares are shown in equity as a deduction, net of tax, from the proceeds. Any excess of the proceeds over the par value arising from the issuance of shares of stock is credited to capital paid in exces of par value in the equity.

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2. **IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL** (Lanjutan)

u. **Laba ditahan**

Laba ditahan merupakan akumulasi laba atau rugi bersih, setelah dikurangi pembagian dividen dan penyesuaian modal lainnya. Jika akun laba ditahan memiliki saldo debit, hal itu disebut "defisit". Defisit bukanlah aset tetapi pengurangan ekuitas.

v. **Dividen**

Pembagian dividen kepada para pemegang saham diakui sebagai suatu liabilitas dalam laporan keuangan konsolidasian pada periode ketika dividen tersebut disetujui oleh para pemegang saham. Pembagian dividen diakui sebagai liabilitas ketika dividen disetujui bedasarkan rapat direksi sesuai dengan anggaran dasar Grup.

w. **Laba per Saham Dasar**

Laba per saham dasar dihitung dengan membagi laba periode berjalan yang dapat diatribusikan kepada pemilik dengan rata-rata tertimbang jumlah saham beredar dalam periode yang bersangkutan.

x. **Pengakuan Pendapatan dan Beban**

Group mengadopsi PSAK 115 yang memperkenalkan kerangka baru berupa lima-tahapan model untuk menentukan bagaimana, berapa dan kapan pendapatan diakui, sebagai berikut:

1. Mengidentifikasi kontrak dengan pelanggan
2. Mengidentifikasi kewajiban pelaksanaan dalam kontrak, untuk menyerahkan barang atau jasa yang memiliki karakteristik berbeda ke pelanggan.
3. Menentukan hanya transaksi, setelah dikurangi diskon, retur, insentif penjualan dan pajak pertambahan nilai yang berhak diperoleh suatu entitas sebagai kompensasi atas diserahkannya barang atau jasa yang dijanjikan kepada pelanggan.
4. Mengalokasi harga transaksi setiap kewajiban pelaksanaan dengan menggunakan dasar harga jual dari setiap barang atau jasa yang dijanjikan di kontrak.
5. Pengakuan pendapatan ketika kewajiban pelaksanaan telah dipenuhi ketika barang atau jasa yang dijanjikan diserahkan kepada pelanggan.

Pendapatan diakui bila besar kemungkinan manfaat ekonomi akan diperoleh Grup dan jumlahnya dapat diukur secara andal.

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2. *SUMMARY OF MATERIAL ACCOUNTING POLICIES (Continued)*

u. ***Retained earnings***

Retained earnings represent the accumulated net income or losses, net of any dividend distributions and other capital adjustments. When the retained earnings account has a debit balance, it is called "deficit." A deficit is not an asset but a deduction from equity

v. ***Dividend***

The distribution of final dividends to shareholders, dividends are recognised as liabilities when dividends are approved by stockholders. The distribution of dividends to stockholders is recognised as liability when dividends are approved based on the Board of Directors' resolutions refer to articles of association of the Group.

w. ***Basic Earnings per Share***

Basic earnings per share is computed by dividing profit for the period attributable to equity holders by the weighted average number of outstanding share during the period.

x. ***Revenue and Expenses Recognition***

The Group adopted PSAK 115, which introduces a new five-step model framework for determining whether, how much and when the revenue is recognised, as follows:

1. *Identify contracts with customers.*
2. *Identify the performance obligation, in the contract, to transfer to customer goods or services that are distinct.*
3. *Determine the transaction price, net of discoutns, returns, sales inventices, and value added tax, which an entity expects to be entitled to exchange for transferring promised goods or services to a customer.*
4. *Allocate the transaction price to each performace obligation on the basis of the selling prices of each goods or services promised in the contract.*
5. *Recognise revenue when performance obligation is satisfied by transferring a promised good or service to a customer.*

Revenue is recognised to the extent that is probable that the economic benefits will flow to the Group and the revenue can be reliably measured.

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2. **IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL** (Lanjutan)

x. **Pengakuan Pendapatan dan Beban** (Lanjutan)

Pendapatan dari penjualan obat dan perlengkapan medis diakui pada saat barang diserahkan kepada pasien. Pendapatan layanan penunjang medis diakui pada saat jasa telah diberikan. Pendapatan kamar rawat inap, kamar operasi dan bersalin diakui pada saat kamar digunakan dan pendapatan jasa tenaga ahli diakui pada saat jasa diberikan sesuai dengan bagian yang menjadi hak Grup.

Uang muka pasien merupakan pembayaran diterima di muka dari pasien yang akan diperhitungkan dengan penggunaan obat dan perlengkapan medis dan jasa yang akan dibebankan kepada pasien yang bersangkutan.

Beban pokok dan beban operasi yang manfaat ekonominya menurun selama periode akuntansi dalam bentuk pengeluaran atau penurunan aset atau timbulnya liabilitas yang menghasilkan penurunan ekuitas, selain yang berkaitan dengan distribusi kepada pemegang saham. Biaya dan beban diakui pada saat terjadinya (dasar akrual).

y. **Klasifikasi Lancar versus Tidak Lancar**

Grup menyajikan aset dan liabilitas dalam laporan posisi keuangan konsolidasian berdasarkan klasifikasi lancar/tak lancar. Suatu aset disajikan lancar bila:

- akan direalisasi, dijual atau dikonsumsi dalam siklus operasi normal,
- untuk diperdagangkan,
- akan direalisasi dalam 12 bulan setelah tanggal pelaporan, atau kas atau setara kas kecuali yang dibatasi penggunaannya atau akan digunakan untuk melunasi suatu liabilitas dalam paling lambat 12 bulan setelah tanggal pelaporan.

Seluruh aset lain diklasifikasikan sebagai tidak lancar.

Suatu liabilitas disajikan lancar bila:

- akan dilunasi dalam siklus operasi normal,
- untuk diperdagangkan,
- akan dilunasi dalam 12 bulan setelah tanggal pelaporan, atau
- tidak ada hak tanpa syarat untuk menangguhkan pelunasannya dalam paling tidak 12 bulan setelah tanggal pelaporan.

Seluruh liabilitas lain diklasifikasikan sebagai tidak lancar.

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2. ***SUMMARY OF MATERIAL ACCOUNTING POLICIES*** *(Continued)*

x. ***Revenue and Expenses Recognition*** *(Continued)*

Revenue from sale of drugs and medical supplies is recognised when they are delivered to the patient. Revenue from medical support service is recognised when the service is rendered. Revenue from inpatient room, operating and delivery room is recognised when the room is used and revenue from professional fee's is recognised when the service is rendered in accordance with portion of the Group's entitlements.

Advance from patients represents payments received from patient which will be accounted with the usage of drugs and medical supplies and services that will be charged to the related patient.

Costs and expenses are decreases in economic benefits during the accounting period in the form of outflows or decrease of assets or incurrence of liabilities that result in decrease in equity, other than those relating to distribution to equity participants. Costs and expenses are recognised when incurred (accrual basis).

y. ***Current versus non-current classification***

The Group present assets and liabilities in the statement of financial position based on current/non-current classification. An asset is current when it is:

- *expected to be realised or intended to be sold or consumed in the normal operating cycle,*
- *held primarily for the purpose of trading*
- *expected to be realised within 12 months after the reporting period, or cash or cash equivalent unless restricted from being exchanged or used to settle a liability for at least 12 months after the reporting period.*

All other assets are classified as non-current.

A liability is current when it is:

- *expected to be settled in the normal operating cycle,*
- *held primarily for the purpose of trading,*
- *due to be settled within 12 months after the reporting period, or*
- *there is no unconditional right to defer the settlement of the liability for at least 12 months after the reporting period.*

All other liabilities are classified as non-current.

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2. **IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL** (Lanjutan)

z. **Klasifikasi instrumen keuangan antara utang dan ekuitas**

Aset dan liabilitas pajak tangguhan diklasifikasikan sebagai aset dan liabilitas tidak lancar.

Dari perspektif penerbit, instrumen keuangan diklasifikasikan sebagai instrumen utang jika terdapat kewajiban kontraktual untuk:

- menyerahkan uang tunai atau aset keuangan lainnya ke entitas lain;
- menukar aset keuangan atau liabilitas keuangan dengan entitas lain dalam kondisi yang berpotensi tidak menguntungkan bagi Grup; atau
- memenuhi kewajiban selain dengan menukar sejumlah uang tunai atau aset keuangan lain dengan jumlah tetap saham ekuitas sendiri.

Jika Grup tidak memiliki hak tanpa syarat untuk menghindari pengiriman kas atau aset keuangan lain untuk menyelesaikan kewajiban kontraktualnya, kewajiban tersebut memenuhi definisi liabilitas keuangan.

aa. **Informasi Segmen**

Segmen operasi dilaporkan dengan cara yang konsisten dengan pelaporan internal yang diberikan kepada pengambil keputusan operasional. Pengambil keputusan operasional bertanggung jawab untuk mengalokasikan sumber daya, menilai kinerja segmen operasi dan membuat keputusan strategis.

Pendapatan, beban, hasil, aset dan liabilitas segmen termasuk item-item yang dapat diatribusikan langsung kepada suatu segmen serta item-item yang dapat dialokasikan dengan dasar yang sesuai dengan segmen tersebut. Segmen ditentukan sebelum saldo dan transaksi antar perusahaan dieliminasi sebagai bagian dari proses konsolidasi.

ab. **Peristiwa Setelah Tanggal Pelaporan**

Peristiwa setelah tanggal pelaporan yang mempengaruhi laporan keuangan konsolidasian Grup di tanggal pelaporan (*adjusting events*) disajikan pada laporan keuangan. Peristiwa setelah tanggal pelaporan yang tidak mempengaruhi laporan keuangan konsolidasian (*non adjusting events*) Grup di tanggal pelaporan disajikan pada catatan atas laporan keuangan konsolidasian.

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2. ***SUMMARY OF MATERIAL ACCOUNTING POLICIES*** *(Continued)*

z. ***Classification of financial instruments between debt and equity***

Deferred tax assets and liabilities are classified as non-current assets and liabilities.

From the perspective of the issuer, a financial instrument is classified as debt instrument if it provides for a contractual obligation to:

- *deliver cash or another financial asset to another entity;*
- *exchange financial assets or financial liabilities with another entity under conditions that are potentially unfavorable to the Group; or*
- *satisfy the obligation other than by the exchange of a fixed amount of cash or another financial asset for a fixed number of own equity shares.*

If the Group do not have an unconditional right to avoid delivering cash or another financial asset to settle its contractual obligation, the obligation meets the definition of a financial liability.

aa. ***Segment Information***

Operating segments are reported in a manner consistent with the internal reporting provided to chief operating decision-maker. The Chief operating decision-maker is responsible for allocating resources, assessing performance of the operating segments and making strategic decisions.

Revenues, expenses, results, assets and liabilities of segments include items directly attributable to a segment as well as items that can be allocated on a reasonable basis to the segment. Segment is determined before inter-company balances and transactions are eliminated as part of the consolidation process.

ab. ***Events after Reporting Period***

Post year-end events that provide additional information about the Group's position at end of reporting period (adjusting events) are reflected in the consolidated financial statements. Post year-end events that are not adjusting events are disclosed in the notes to consolidated financial statements when material.

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2. **IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL** (Lanjutan)

ac. **Pengukuran nilai wajar**

Nilai wajar adalah harga yang akan diterima untuk menjual aset atau dibayarkan untuk mengalihkan liabilitas dalam transaksi teratur antara pelaku pasar pada tanggal pengukuran. Pengukuran nilai wajar didasarkan pada asumsi bahwa transaksi untuk menjual aset atau mengalihkan liabilitas terjadi baik di pasar utama aset atau liabilitas, atau jika tidak ada pasar utama, paling banyak.

Nilai wajar dari aktiva atau kewajiban diukur dengan menggunakan asumsi bahwa pelaku pasar akan menggunakan ketika harga aset atau kewajiban, dengan asumsi bahwa pelaku pasar bertindak dalam kepentingan ekonomi terbaik mereka.

Perusahaan dan entitas anak menggunakan teknik penilaian yang sesuai dengan keadaan dan dimana data yang cukup tersedia untuk mengukur nilai wajar, memaksimalkan penggunaan input yang dapat diobservasi yang relevan dan meminimalkan penggunaan input yang tidak dapat diobservasi.

Seluruh aset dan liabilitas yang diukur atau diungkapkan nilai wajarnya dalam laporan keuangan konsolidasian dikategorikan dalam hierarki nilai wajar, yang diuraikan sebagai berikut, berdasarkan input level terendah yang signifikan terhadap pengukuran nilai wajar secara keseluruhan:

- Tingkat 1: harga kuotasian (tidak disesuaikan) di pasar aktif untuk aset atau liabilitas yang identik;
- Tingkat 2: input selain harga kuotasian yang termasuk dalam Tingkat 1 yang dapat diobservasi untuk aset atau liabilitas, baik secara langsung maupun tidak langsung; dan
- Tingkat 3: input untuk aset atau liabilitas yang tidak didasarkan pada data pasar yang dapat diobservasi.

Untuk aset dan liabilitas yang diakui dalam laporan keuangan konsolidasian secara berulang, Perusahaan dan Entitas Anak menentukan apakah transfer telah terjadi antar level dalam hierarki dengan menilai kembali kategorisasi pada setiap akhir periode pelaporan.

Untuk tujuan pengungkapan nilai wajar, Perusahaan dan Entitas Anak telah menentukan kelas aset dan liabilitas berdasarkan sifat, karakteristik, dan risiko aset atau liabilitas dan tingkat hierarki nilai wajar.

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2. *SUMMARY OF MATERIAL ACCOUNTING POLICIES (Continued)*

ac. *Fair value measurements*

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The fair value measurement is based on the presumption that the transaction to sell the asset or transfer the liability takes place either in the principal market for the asset or liability, or in the absence of a principal market, in the most advantageous market for the asset or liability.

The fair value of an asset or liability is measured using the assumptions that market participants would use when pricing the asset or liability, assuming that market participants act in their best economic interest.

The Company and its subsidiaries use valuation techniques that are appropriate in the circumstances and for which sufficient data are available to measure fair value, maximizing the use of relevant observable inputs and minimizing the use of unobservable inputs.

All assets and liabilities for which fair value is measured or disclosed in the consolidated financial statements are categorized within the fair value hierarchy, described as follows, based on the lowest level input that is significant to the fair value measurement as a whole:

- *Level 1: quoted prices (unadjusted) in active markets for identical assets or liabilities;*
- *Level 2: inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly or indirectly; and*
- *Level 3: inputs for the asset or liability that are not based on observable market data.*

For assets and liabilities that are recognized in the consolidated financial statements on a recurring basis, the Company and its subsidiaries determines whether transfers have occurred between levels in the hierarchy by re-assessing the categorization at the end of each reporting period.

For the purpose of fair value disclosures, the Company and its subsidiaries has determined classes of assets and liabilities on the basis of the nature, characteristics and risks of the asset or liability and the level of the fair value hierarchy.

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**PT BUNDAMEDIK Tbk DAN ENTITAS ANAKNYA
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3. ESTIMASI DAN ASUMSI SIGNIFIKAN

Penyusunan laporan keuangan konsolidasian Grup mengharuskan manajemen untuk membuat estimasi dan asumsi yang mempengaruhi jumlah yang dilaporkan dari pendapatan, beban, aset dan liabilitas, dan pengungkapan atas liabilitas kontijensi pada akhir periode pelaporan. Ketidakpastian mengenai asumsi dan estimasi tersebut dapat mengakibatkan penyesuaian material terhadap nilai tercatat aset dan liabilitas dalam periode pelaporan berikutnya.

Estimasi dan Asumsi

Asumsi utama masa depan dan sumber utama estimasi ketidakpastian lain pada tanggal pelaporan yang memiliki risiko signifikan bagi penyesuaian yang material terhadap nilai tercatat aset dan liabilitas untuk tahun berikutnya diungkapkan di bawah ini.

Penyisihan Kerugian Kredit Ekspektasian dan Piutang Usaha

Grup menggunakan matriks provisi untuk menghitung Kerugian Kredit Ekspektasian untuk piutang usaha. Tarif provisi didasarkan pada hari lewat jatuh tempo untuk pengelompokkan berbagai segmen pelanggan yang memiliki pola kerugian yang serupa (yaitu menurut jenis dan peringkat pelanggan atau jenis produk, dan pertanggungan kredit lainnya).

Matriks provisi awalnya ditentukan berdasarkan tarif default yang diamati secara historis Grup. Grup akan melakukan analisa matriks untuk menyesuaikan pengalaman kerugian kredit historis dengan informasi berorientasi ke depan, dimana penilaian hubungan antara tingkat default yang diamati secara historis, estimasi kondisi ekonomi dan KKE adalah perkiraan yang signifikan. Jumlah KKE sensitif terhadap perubahan keadaan dan prakiraan kondisi ekonomi walaupun dimungkinkan hal tesebut tidak mewakili *default* pelanggan sebenarnya di masa mendatang.

Cadangan Kerugian Penurunan Nilai Persediaan

Penyisihan penurunan nilai pasar dan keusangan persediaan, jika ada, diestimasi berdasarkan fakta dan situasi yang tersedia, termasuk namun tidak terbatas kepada, kondisi fisik persediaan yang dimiliki, harga jual pasar, estimasi biaya penyelesaian dan estimasi biaya yang timbul untuk penjualan. Provisi dievaluasi kembali dan disesuaikan jika terdapat tambahan informasi yang mempengaruhi jumlah yang diestimasi. Penjelasan lebih rinci diungkapkan dalam Catatan 8.

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3. SIGNIFICANT ACCOUNTING ESTIMATES AND ASSUMPTIONS

The preparation of the Group's consolidated financial statements requires management to make estimates and assumptions that affect the reported amounts of revenues, expenses, assets and liabilities, and the disclosure of contingent liabilities at the end of the reporting period. Uncertainty about these assumptions and estimates could result in outcomes that require a material adjustment to the carrying amount of the asset and liability affected in future periods.

Estimates and Assumptions

The key assumptions concerning the future and other key sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are disclosed below.

Allowance for Expected Credit Losses of Trade Receivables

Group determines ECL for trade receivables use a provision matrix. The provision rates are based on days past due for grouping of various customer segments that have similar loss patterns (i.e, by customer type and rating or by product type, and coverage by form of credit insurance).

The provision matriks is initially based on the Group's historical observed defaults rates. The Group will calibrate the matrix to adjust the histodical credit loss occurred with forward-looking information, whereas, the assessment of linked between historical observed default rates, forecast economic conditions and ECL's is significant estimates. The amount of ECL's is sensitive to changes in circumstances and of forecast economic condition although its may also not represent the customer's actual default in future

Allowance for Impairment Losses on Inventories

Allowance for decline in market value and obsolescence of inventories, if any, is estimated based on available facts and circumstances, including but not limited to, the inventories' own physical conditions, their market selling prices, estimated costs of completion and estimated costs to be incurred for their sales. The provisions are re-evaluated and adjusted as additional information received affects the estimated amount. Further details are disclosed in Note 8.

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3. **ESTIMASI DAN ASUMSI SIGNIFIKAN** (Lanjutan)

Estimasi dan Asumsi (Lanjutan)

Pajak Tangguhan

Grup menelaah jumlah tercatat aset pajak tangguhan pada setiap akhir tahun keuangan dan mengurangi aset pajak tangguhan sejauh tidak lagi dimungkinkan bahwa laba kena pajak masa depan yang memadai akan tersedia untuk memungkinkan seluruh atau sebagian aset pajak penghasilan tangguhan untuk dimanfaatkan. Estimasi signifikan manajemen diperlukan untuk menentukan jumlah aset pajak tangguhan yang dapat diakui, berdasarkan kemungkinan waktu dan tingkat laba kena pajak masa depan dengan strategi perencanaan pajak masa depan. Rincian lebih lanjut diungkapkan dalam Catatan 20e.

Penyusutan Aset Tetap

Biaya perolehan aset tetap disusutkan dengan menggunakan metode garis lurus berdasarkan taksiran masa manfaat ekonomisnya. Manajemen mengestimasi masa manfaat ekonomis aset tetap antara 2 sampai dengan 20 tahun. Ini adalah umur yang secara umum diharapkan dalam industri dimana Grup menjalankan bisnisnya. Perubahan tingkat pemakaian dan perkembangan teknologi dapat mempengaruhi masa manfaat ekonomis dan nilai sisa aset, dan karenanya beban penyusutan masa depan mungkin direvisi. Penjelasan lebih lanjut diungkapkan dalam Catatan 11.

Imbalan Pasca-Kerja

Penentuan liabilitas imbalan pasca-kerja tergantung pada pemilihan asumsi tertentu yang digunakan oleh akutaris dalam menghitung jumlah liabilitas tersebut. Asumsi tersebut termasuk antara lain tingkat diskonto dan kenaikan gaji. Realisasi yang berbeda dari asumsi Grup diakumulasi dan diamortisasi selama periode mendatang dan akibatnya akan berpengaruh terhadap jumlah liabilitas yang diakui di masa mendatang.

Sementara Grup berkeyakinan bahwa asumsi tersebut adalah wajar dan sesuai, perbedaan signifikan pada hasil aktual atau perubahan signifikan dalam asumsi yang ditetapkan Grup dapat mempengaruhi secara material liabilitas diestimasi atas imbalan kerja dan beban imbalan kerja. Penjelasan lebih lanjut diungkapkan dalam Catatan 22.

Sewa

Penentuan apakah suatu perjanjian mengandung unsur sewa membutuhkan pertimbangan yang cermat untuk menilai apakah perjanjian tersebut memberikan hak untuk mendapatkan secara substantial seluruh manfaat ekonomi dari penggunaan aset identifikasian dan hak untuk mengarahkan menggunakan aset identifikasian, bahkan jika hak tersebut tidak dijabarkan secara eksplisit dalam perjanjian.

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3. ***SIGNIFICANT ACCOUNTING ESTIMATES AND ASSUMPTIONS*** *(Continued)*

Estimates and Assumptions *(Continued)*

Deferred Tax

The Group reviews the carrying amounts of deferred tax assets at each financial year-end and reduces deferred income tax assets to the extent that it is no longer probable that sufficient future taxable profits will be available to allow all or part of the deferred income tax assets to be utilized. Significant management estimates are required to determine the amount of deferred tax assets that can be recognised, based upon the likely timing and level of future taxable profits with future tax planning strategies. Further details are disclosed in Note 20e.

Depreciations Property and Equipment

The costs of property and equipment are depreciated on a straight-line method over their estimated useful lives. Management properly estimates the useful lives of these property and equipment to be within 2 to 20 years. These are common life expectancies applied in the industry where the Group conducts its business. Changes in the expected level of usage and technological development could impact the economic useful lives and the residual values of these assets, and therefore future depreciation charges could be revised. Further details are disclosed in Note 11.

Post-Employment Benefits

The determination of post-employment benefits liabilities depends on selection of certain assumption used by actuary for the calculation of the liability. These assumptions include discount rate and rate of increase in salaries. Different realization from Group' assumptions are accumulated and amortized over the future periods and consequently will affect liabilities recognised in the future.

While the Group believes that its assumptions are reasonable and appropriate, significant differences in the actual results or significant changes in the Group's assumptions may materially affect its estimated employee benefits liability and employee benefits expense. Further details are disclosed in Note 22.

Leases

Determining whether an arrangement is or contains a lease requires careful judgement to assess whether the arrangement conveys a right to obtain substantially all the economic benefits from use of the asset throughout the period of use and right to direct the use of the asset, even if the right is not explicitly specified in the arrangement.

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3. **PERTIMBANGAN, ESTIMASI DAN ASUMSI SIGNIFIKAN** (Lanjutan)

Estimasi dan Asumsi (Lanjutan)

Tagihan restitusi pajak

Manajemen mempertimbangkan jumlah yang tercatat pada akun ini dapat dipulihkan dan direstitusi oleh kantor pajak berdasarkan peraturan pajak yang berlaku.

Pajak Penghasilan

Pertimbangan signifikan dilakukan dalam menentukan provisi atas pajak penghasilan badan. Terdapat transaksi dan perhitungan tertentu yang penentuan pajak akhirnya adalah tidak pasti dalam kegiatan usaha normal. Grup mengakui liabilitas atas pajak penghasilan badan berdasarkan estimasi apakah akan terdapat tambahan pajak penghasilan badan.

3. ***JUDGEMENTS, ESTIMATES AN SIGNIFICANT ASSUMPTIONS*** *(Continued)*

Estimates and Assumptions *(Continued)*

Claims for tax refund

Management uses judgment that the amounts recorded under this account is recoverable and refundable by tax office based on current enacted tax regulation.

Income Tax

Significant judgment is involved in determining the provision for corporate income tax. There are certain transactions and computation for which the ultimate tax determination is uncertain during the ordinary course of business. The Group recognizes liabilities for expected corporate income tax issues based on estimates of whether additional corporate income tax will be due.

4. KAS DAN SETARA KAS / *4. CASH AND CASH EQUIVALENTS*

	31 Desember 2025/ *31 December 2025*	31 Desember 2024/ *31 December 2024*	
Kas - Rupiah	1.911.294.390	2.655.968.605	***Cash on hand - Rupiah***
B a n k			***Cash in banks***
Rupiah			***Rupiah***
PT Bank Syariah Indonesia Tbk	63.770.180.382	38.396.114.601	*PT Bank Syariah Indonesia Tbk*
PT Bank Mandiri (Persero) Tbk	62.954.046.234	191.206.300.950	*PT Bank Mandiri (Persero) Tbk*
PT Bank Rakyat Indonesia (Persero) Tbk	38.431.412.183	12.756.554.942	*PT Bank Rakyat Indonesia (Persero) Tbk*
PT Bank Central Asia	34.206.243.088	32.215.109.692	*PT Bank Central Asia*
PT Bank Negara Indonesia (Persero) Tbk	18.177.819.326	10.981.291.718	*PT Bank Negara Indonesia (Persero) Tbk*
PT Bank Capital Indonesia Tbk	11.229.444.457	-	*PT Bank Capital Indonesia Tbk*
PT Bank CIMB Niaga Tbk	3.803.393.548	5.617.292.197	*PT Bank CIMB Niaga Tbk*
PT Bank China Construction Bank Indonesia Tbk	1.451.861.589	80.671.006	*PT Bank China Construction Bank Indonesia Tbk*
PT Bank Mayapada Internasional Tbk	919.855.599	-	*PT Bank Mayapada Internasional Tbk*
PT Bank Pembangunan Daerah Sumatera	863.116.468	283.423.500	*PT Bank Pembangunan Daerah Sumatera*
PT Bank Mega Tbk	552.606.933	416.480.227	*PT Bank Mega Tbk*
PT Bank Muamalat Indonesia Tbk	454.030.267	455.370.693	*PT Bank Muamalat Indonesia Tbk*
PT Bank Tabungan Negara (Persero) Tbk	399.178.072	397.089.801	*PT Bank Tabungan Negara (Persero) Tbk*
PT Bank Jago Tbk	159.747.045	158.773.343	*PT Bank Jago Tbk*
PT Bank KB Bukopin Tbk	130.511.136	75.355.770	*PT Bank KB Bukopin Tbk*
PT Bank HSBC Indonesia	96.800.000	99.600.000	*PT Bank HSBC Indonesia*
PT Bank Permata Tbk	62.149.751	62.529.080	*PT Bank Permata Tbk*
PT Bank Pembangunan Daerah Jawa Timur Tbk	1.995.000	2.380.000	*PT Bank Pembangunan Daerah Jawa Timur Tbk*
Sub-jumlah	237.664.391.078	293.204.337.520	*Sub-total*

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4. KAS DAN SETARA KAS (Lanjutan) / *4. CASH AND CASH EQUIVALENTS (Continued)*

	31 Desember 2025/ *31 December 2025*	31 Desember 2024/ *31 December 2024*	
Deposito berjangka - Rupiah			***Time deposit - Rupiah***
PT Bank Mandiri (Persero) Tbk	402.000.000.000	409.500.000.000	*PT Bank Mandiri (Persero) Tbk*
PT Bank Mayapada Internasional Tbk	100.000.000.000	-	*PT Bank Mayapada Internasional Tbk*
PT Bank Syariah Indonesia Tbk	39.537.437.823	51.294.474.293	*PT Bank Syariah Indonesia Tbk*
PT Bank Capital Indonesia Tbk	18.000.000.000	-	*PT Bank Capital Indonesia Tbk*
PT Bank Rakyat Indonesia (Persero) Tbk	17.000.000.000	4.000.000.000	*PT Bank Rakyat Indonesia (Persero) Tbk*
PT Bank Negara Indonesia (Persero) Tbk	7.433.141.809	7.257.044.214	*PT Bank Negara Indonesia (Persero) Tbk*
PT Bank China Construction Bank Indonesia Tbk	3.038.476.808	2.920.231.442	*PT Bank China Construction Bank Indonesia Tbk*
PT Bank Mega	-	12.500.000.000	*PT Bank Mega*
Sub-jumlah	587.009.056.440	487.471.749.949	*Sub-total*
Jumlah kas dan setara kas	826.584.741.908	783.332.056.074	***Total cash and cash equivalents***
Tingkat suku bunga deposito berjangka per tahun	2,50 - 7,00 %	2,50 - 5,50 %	*Interest rates on time deposit per annum*

Pada tanggal 31 Desember 2025 dan 2024, terdapat deposito berjangka yang digunakan sebagai jaminan atas utang bank (Catatan 21).

As of 31 December 2025 and 2024, there are time deposits that are pledged or used as collateral for bank loans (Note 21).

Pada tanggal 31 Desember 2025 dan 2024, seluruh kas dan setara kas ditempatkan pada pihak ketiga.

As of 31 December 2025 and 2024, all cash and cash equivalents are placed with third parties.

5. ASET KEUANGAN LANCAR LAINNYA / *5. OTHER CURRENT FINANCIAL ASSETS*

Akun ini merupakan penempatan investasi dana pada manajer investasi, PT Atrus Investama, pihak ketiga dengan perubahan nilai wajar melalui pendapatan komprehensif lain. sebagai berikut:

This account represents placement fund with fund manager, PT Atrus Investama, third party with recognition of fair-value through other comprehensive income. as follows:

	31 Desember 2025/ *31 December 2025*	31 Desember 2024/ *31 December 2024*	
Investasi yang tersedia untuk dijual	17.000.000.000	17.000.000.000	*Securities available for sale*
Penambahan investasi tahun berjalan	3.283.400.000	-	*Additional Investment in Current Years*
Rugi yang belum direalisasi	(13.764.188.421)	(13.737.407.746)	*Unrealised loss*
N e t o	6.519.211.579	3.262.592.254	***N e t***

Rugi yang belum direalisasi per tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp 13.764.188.421 dan Rp 13.737.407.746 disajikan sebagai bagian dari "Penghasilan Komprehensif Lain" pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian.

Unrealised loss as of 31 December 2025 and 2024 amounted to Rp 13,764,188,421 and Rp 13,737,407,746 respectively, are presented as part of "Other Comprehensive Income" in the consolidated statement of profit or loss and other comprehensive income.

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Ekshibit E/40 | ***Exhibit E/40***

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6. PIUTANG USAHA / *TRADE RECEIVABLES*

a. Berdasarkan pelanggan / *By customer*

	31 Desember 2025/ *31 December 2025*	31 Desember 2024/ *31 December 2024*	
Perusahaan korporasi	73.630.841.178	60.792.349.219	*Corporate*
Perusahaan asuransi	66.289.405.612	67.505.259.300	*Insurance companies*
Individu	8.610.481.624	8.414.368.136	*Individual*
Kartu kredit	1.026.441.108	1.544.761.114	*Credit-cards*
Lain-lain	19.962.722.403	10.725.365.751	*Others*
Sub-jumlah	169.519.891.925	148.982.103.520	*Sub-Total*
Cadangan kerugian penurunan nilai	(7.579.979.963)	(4.267.847.614)	*Allowance for impairment losses*
N e t o	161.939.911.962	144.714.255.906	***N e t***

b. Berdasarkan umur / *By age*

	31 Desember 2025/ *31 December 2025*	31 Desember 2024/ *31 December 2024*	
Belum jatuh tempo	9.990.279.226	15.110.334.308	*Not yet due*
Telah jatuh tempo:			*Past due:*
1-30 hari	65.898.071.327	61.458.186.996	*1-30 days*
31-90 hari	40.681.964.406	29.532.511.980	*31-90 days*
Lebih dari 90 hari	52.949.576.966	42.881.070.236	*More than 90 days*
Jumlah	169.519.891.925	148.982.103.520	*Total*
Cadangan kerugian penurunan nilai	(7.579.979.963)	(4.267.847.614)	*Allowance for impairment losses*
N e t o	161.939.911.962	144.714.255.906	***N e t***

Perubahan jumlah cadangan penurunan nilai pada piutang adalah sebagai berikut:

The changes in allowance for impairment loss on trade receivables are as follows:

	31 Desember 2025/ *31 December 2025*	31 Desember 2024/ *31 December 2024*	
Saldo awal	4.267.847.614	3.962.120.381	*Beginnning balance*
Penambahan	3.312.132.349	561.174.970	*Additional*
Penghapusan	-	(255.447.737)	*Written-off*
Saldo akhir	7.579.979.963	4.267.847.614	***Ending balance***

Berdasarkan penilaian status piutang usaha secara individual pada tanggal pelaporan, manajemen Grup yakin bahwa cadangan penurunan nilai piutang cukup untuk menutupi kemungkinan kerugian penurunan nilai.

Based on review of individual bases of receivable accounts at the reporting dates, the Group's management believes that the allowance for impairment losses is sufficient to cover possible losses.

Pada tanggal 31 Desember 2025 dan 2024, tidak ada piutang usaha Grup yang diagunkan atau digunakan sebagai jaminan untuk pinjaman bank dan pinjaman lainnya.

As of 31 December 2025 and 2024, there were no the Group's trade receivables that were pledged or used as collateral for bank loan and other borrowing.

Pada tanggal 31 Desember 2025 dan 2024, seluruh piutang usaha dalam mata uang Rupiah.

As of 31 December 2025 and 2024, all trade receivables are denominated in Rupiah.

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7. PIUTANG LAIN-LAIN / *7. OTHER RECEIVABLES*

a. **Berdasarkan pihak** / *a. **By parties***

	31 Desember 2025/ *31 December 2025*	31 Desember 2024/ *31 December 2024*	
Pihak berelasi (Catatan 33)	25.325.460.858	20.074.879.572	***Related parties** (Note 33)*
Pihak ketiga			***Third parties***
Piutang karyawan	2.770.669.909	1.839.752.299	*Employee receivables*
Piutang Dokter	1.604.639.942	1.644.652.484	*Doctor receivables*
Klinik fertilitas	-	169.535.673	*Fertility clinic*
Lain-lain (di bawah Rp 500 juta)	19.492.709.170	6.353.404.760	*Others (below Rp 500 million)*
Jumlah	23.868.019.021	10.007.345.216	*T o t a l*
Cadangan kerugian penurunan nilai	(36.416.327)	(36.416.327)	*Allowance for impairment losses*
Sub-jumlah pihak ketiga	23.831.602.694	9.970.928.889	*Sub-total third parties*
N e t o	49.157.063.552	30.045.808.461	***N e t***

b. **Berdasarkan umur** / *b. **By age***

	31 Desember 2025/ *31 December 2025*	31 Desember 2024/ *31 December 2024*	
Belum jatuh tempo	30.880.305.066	9.604.840.823	*Not yet due*
Telah jatuh tempo:			*Past due:*
1-30 hari	4.013.364.324	1.154.759.583	*1-30 days*
31-90 hari	5.246.428.927	1.136.631.594	*31-90 days*
Lebih dari 90 hari	9.053.381.562	18.185.992.788	*More than 90 days*
Jumlah	49.193.479.879	30.082.224.788	***T o t a l***
Cadangan kerugian penurunan nilai	(36.416.327)	(36.416.327)	*Allowance for impairment losses*
N e t o	49.157.063.552	30.045.808.461	***N e t***

Pada tanggal 31 Desember 2025 dan 2024, seluruh piutang lain-lain dalam mata uang rupiah.

As of 31 December 2025 and 2024, all other receivables are denominated in Rupiah.

8. PERSEDIAAN / *8. INVENTORIES*

	31 Desember 2025/ *31 December 2025*	31 Desember 2024/ *31 December 2024*	
Obat-obatan	38.961.740.700	36.523.484.442	*Medicines*
Perlengkapan medis	9.418.739.676	7.881.390.095	*Medical supplies*
Lainnya	3.239.737.286	2.617.074.988	*Others*
Jumlah	51.620.217.662	47.021.949.525	***T o t a l***

Manajemen Grup berkeyakinan bahwa seluruh persediaan dapat digunakan atau dijual, sehingga tidak diperlukan cadangan kerugian penurunan nilai untuk persediaan usang.

The Group's management believe that the inventories can be either used or sold, and therefore an allowance for impairment loss of obsolete stock is not considered necessary.

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8. **PERSEDIAAN** (Lanjutan)

Pada tanggal 31 Desember 2025 dan 2024, tidak ada persediaan Grup yang diagunkan atau digunakan sebagai jaminan untuk pinjaman bank dan pinjaman lainnya.

Pada tanggal 31 Desember 2025 dan 2024, persediaan Grup telah diasuransikan terhadap risiko kerugian akibat bencana alam, kebakaran, kerusuhan, sabotase, pengrusakan dan gangguan bisnis lainnya dengan total pertanggungan sekitar Rp 6.917.199.956 dan Rp 5.155.820.885 yang dianggap memadai oleh manajemen untuk menutup kemungkinan kerugian yang timbul dari risiko tersebut.

8. ***INVENTORIES*** *(Continued)*

As of 31 December 2025 and 2024, there were no the Group's inventories that were pledged or used as collateral for bank loan and other borrowing.

As of 31 December 2025 and 2024, the Group's inventories have been covered by insurance against the risk of loss due to natural disaster, fire, riots, sabotage, vandalism and other business interruption with total coverage of approximately Rp 6,917,199,956 and Rp 5,155,820,885 respectively, which is considered adequate by the management to cover possible losses arising from such risks.

9. **BIAYA DIBAYAR DIMUKA DAN UANG MUKA** / 9. ***PREPAID EXPENSES AND ADVANCES***

	31 Desember 2025/ *31 December 2025*	**31 Desember 2024/ *31 December 2024***	
Uang muka pembelian	120.705.239.728	135.700.753.450	*Purchase advances*
Proyek RSPPU	14.051.822.103	-	*Project RSPPU*
Kemitraan	2.915.506.121	3.983.314.913	*Partnership*
Perjanjian kerjasama	2.735.637.067	3.485.637.067	*Cooperation fee*
Provisi bank	2.600.266.667	2.599.400.000	*Bank provision*
Asuransi	1.194.978.775	1.454.933.876	*Insurance*
S e w a	423.450.100	147.894.554	*R e n t*
Lainnya	878.438.935	676.895.616	*Others*
Jumlah	145.505.339.496	148.048.829.476	***T o t a l***
Bagian yang jatuh tempo dalam satu tahun			***Current maturities***
Uang muka pembelian	(92.863.849.826)	(61.530.837.633)	*Purchase advances*
Kemitraan	-	(3.983.314.913)	*Partnership*
Provisi bank	(305.800.000)	(304.933.333)	*Bank provision*
Asuransi	(1.194.978.775)	(1.454.933.876)	*Insurance*
S e w a	(418.450.099)	(147.894.554)	*R e n t*
Lainnya	(6.150.303.099)	(2.571.399.349)	*Others*
Sub-jumlah - Bagian yang jatuh tempo dalam satu tahun	(100.933.381.798)	(69.993.313.658)	***Sub-total - Current maturities portion***
Bagian jangka panjang	44.571.957.697	78.055.515.818	***Long-term portion***

Akun kemitraan merupakan pengadaan fasilitas peralatan inseminasi dan peralatan sistem klinik dengan penempatan pada klinik-klinik fertilitas dengan kemitraan tersebut termasuk pelatihan tenaga kesehatan degan masa amortisasi 3 tahun.

Partnership account represents facilities of medical equipment and clinic system placed at the fertilization clinics includes its medical operator training programs and amortised over 3 years.

Perjanjian kerjasama merupakan *entrance fee* PT Diagnos Laboratorium Utama Tbk, dengan PT Riau Mulia Mitra Medika atau RS Budhi Mulia Pekanbaru.

Cooperation fee are entrance fee PT Diagnos Laboratorium Utama Tbk, with PT Riau Mulia Mitra Medika or RS Budhi Mulia Pekanbaru.

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10. INVESTASI SAHAM / *10. INVESTMENT IN SHARES*

Metode nilai wajar/*fair value method*	Domisili/ *Domicile*	Presentase kepemlikan efektif / *Percentage of effective ownership*	Nilai tercatat/ *Carrying value* 31 Desember 2025/ *31 December 2025*	Nilai tercatat/ *Carrying value* 31 Desember 2024/ *31 December 2024*
PT Global Sekawan Kreasi	Bandung	35.00%	50.000.000.000	50.000.000.000
Klinik Pintar Technologies Pte.Ltd.	Singapura	7.57%	21.495.000.000	21.495.000.000
Nalagenetics Pte.Ltd.	Jakarta	1.50%	7.194.500.000	7.194.500.000
Asa Ren Pte. Ltd.	Singapura	1.27%	4.506.000.000	4.506.000.000
Jumlah/ T o t a l			83.195.500.000	83.195.500.000

Pada tanggal 31 Desember 2025 dan 2024, jumlah cadangan kerugian nilai atas investasi saham adalah nihil.

As of 31 December 2025 and 2024, provision for impairment loss on investment in shares is nil.

11. ASET TETAP / *11. PROPERTY AND EQUIPMENT*

	2025						
	Saldo Awal / *Beginning Balance*	Penambahan / *Additions*	Pengurangan / *Deduction*	Reklasifikasi / *Reclassification*	Revaluasi / *Revaluation*	Saldo Akhir / *Ending Balance*	
Biaya perolehan							***Costs:***
Pemilikan langsung							***Direct acquisition***
T a n a h	1.083.984.425.539	141.634.160.706	-	-	229.391.032.360	1.455.009.618.605	*L a n d*
Bangunan	565.851.255.032	22.587.812.532	(35.398.873.873)	116.131.557.960	4.713.190.362	673.884.942.013	*Buildings*
Peralatan medis	490.158.807.700	25.825.051.180	(278.467.248)	-	-	515.705.391.632	*Medical equipment*
Invetaris kantor	119.652.123.909	7.883.100.076	(863.379.174)	-	-	126.671.844.811	*Office equipment*
Mesin dan instalasi	56.793.382.769	903.445.384	(11.400.000)	-	-	57.685.428.153	*Machine and installation*
Peralatan rumah tangga	16.948.417.129	812.309.849	(169.657.476)	-	-	17.591.069.502	*Household equipment*
Kendaraan	25.005.624.618	502.473.772	(1.093.859.105)	-	-	24.414.239.285	*Vehicle*
Bangunan dalam pelaksanaan	200.110.596.444	94.198.094.581	(397.494.209)	(116.131.557.960)	-	177.779.638.856	*Construction in progress*
	2.558.504.633.140	294.346.448.080	(38.213.131.085)	-	234.104.222.722	3.048.742.172.857	
Akumulasi penyusutan							***Accumulated depreciation***
Pemilikan langsung							***Direct acquisition***
Bangunan	148.280.921.498	35.948.779.081	(15.975.462.035)	-	-	168.254.238.544	*Buildings*
Peralatan medis	320.314.652.067	23.150.057.795	(2.248.254.120)	-	-	341.216.455.742	*Medical equipment*
Peralatan dan perlengkapan kantor	81.976.500.346	14.003.724.659	(647.525.622)	-	-	95.348.139.383	*Office equipment and furniture*
Mesin dan instalasi	45.140.388.155	4.287.012.851	(4.319.340)	-	-	49.423.081.666	*Machine and installation*
Peralatan Rumah Tangga	10.551.352.700	2.454.487.941	(1.500.000)	-	-	13.004.340.641	*Household equipment*
Kendaraan	17.316.064.226	1.380.197.013	(1.084.043.378)	-	-	17.612.217.861	*Vehicles*
	623.579.878.992	81.224.259.340	(19.961.104.495)	-	-	684.843.033.837	
Nilai Tercatat	1.934.924.754.148					2.363.899.139.020	***Carrying Amount***

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Ekshibit E/44 | ***Exhibit E/44***

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11. **ASET TETAP** (Lanjutan) | *11. **PROPERTY AND EQUIPMENT** (Continued)*

	2024					
	Saldo Awal / *Beginning Balance*	Penambahan / *Additions*	Pengurangan / *Deduction*	Reklasifikasi / *Reclassification*	Saldo Akhir / *Ending Balance*	
Biaya perolehan						***Costs:***
Pemilikan langsung						***Direct acquisition***
Tanah	1.072.996.925.539	10.987.500.000	-	-	1.083.984.425.539	*Land*
Bangunan	524.346.792.819	19.976.674.498	(83.250.000)	21.611.037.715	565.851.255.032	*Buildings*
Peralatan medis	451.174.743.242	39.226.897.244	(2.329.031.681)	2.086.198.895	490.158.807.700	*Medical equipment*
Invetaris kantor	106.738.111.248	11.648.445.114	(681.620.876)	1.947.188.423	119.652.123.909	*Office equipment*
Mesin dan instalasi	53.822.530.132	1.039.693.187	(26.700.000)	1.957.859.450	56.793.382.769	*Machine and installation*
Peralatan rumah tangga	14.934.795.799	1.560.034.032	(92.725.000)	546.312.298	16.948.417.129	*Household equipment*
Kendaraan	23.918.171.025	2.160.025.193	(1.072.571.600)	-	25.005.624.618	*Vehicle*
Bangunan dalam pelaksanaan	146.970.197.685	81.288.995.540	-	(28.148.596.781)	200.110.596.444	*Construction in progress*
	2.394.902.267.489	167.888.264.808	(4.285.899.157)	-	2.558.504.633.140	
Akumulasi penyusutan						***Accumulated depreciation***
Pemilikan langsung						***Direct acquisition***
Bangunan	111.615.622.273	36.863.317.956	(11.100.000)	(186.918.731)	148.280.921.498	*Buildings*
Peralatan medis	286.904.241.595	35.211.142.343	(1.800.731.871)	-	320.314.652.067	*Medical equipment*
Peralatan dan perlengkapan kantor	68.010.098.862	14.590.700.120	(633.433.011)	9.134.375	81.976.500.346	*Office equipment and furniture*
Mesin dan instalasi	40.402.091.545	4.666.413.052	(21.950.000)	93.833.558	45.140.388.155	*Machine and installation*
Peralatan Rumah Tangga	8.461.653.096	2.098.473.806	(92.725.000)	83.950.798	10.551.352.700	*Household equipment*
Kendaraan	16.254.681.629	1.655.184.285	(593.801.688)	-	17.316.064.226	*Vehicles*
	531.648.389.000	95.085.231.562	(3.153.741.570)	-	623.579.878.992	
Nilai Tercatat	1.863.253.878.489				1.934.924.754.148	***Carrying Amount***

Beban penyusutan aset tetap untuk tahun 2025 dan 2024 yang dibebankan pada kegiatan operasional adalah sebagai berikut:

Depreciation of property and equipment for the years ended 2025 and 2024 weres charged to operations as follows:

	2025	2024	
Beban pokok pendapatan	3.207.084.079	9.730.445.461	*Cost of revenues*
Beban usaha (Catatan 29)	78.017.175.261	85.354.786.101	*Operating expenses (Note 29)*
Jumlah	81.224.259.340	95.085.231.562	***Total***

Grup memiliki beberapa bidang tanah yang terletak di beberapa tempat terutama di Jakarta, Depok, dan Padang (Sumatera Barat) dengan hak legal berupa hak guna bangunan yang berjangka waktu 20 sampai dengan 30 tahun yang akan jatuh tempo antara tahun 2031 sampai dengan tahun 2048.

Group owns lands located in various locations principally in Jakarta, Depok, and Padang (West Sumatera) with legal rights use of land for a period of 20 to 30 years and will expired in vary period between 2031 until 2048.

Manajemen berpendapat bahwa tidak terdapat masalah dengan perpanjangan hak guna bangunan karena seluruh tanah diperoleh secara sah dan didukung dengan bukti pemilikan yang memadai.

Management believes that there will be no issues in the extension of the building use right certificate since lands were acquired legally and are supported by sufficient evidence of ownership.

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Ekshibit E/45

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11. **ASET TETAP** (Lanjutan)

Tanah, bangunan, dan peralatan rumah sakit milik Grup yang terletak di Jakarta, Depok, Padang, dan Palembang dijadikan sebagai jaminan atas utang bank (Catatan 20).

Pada tanggal 31 Desember 2025 dan 2024 aset tetap Grup telah diasuransikan terhadap risiko kerugian akibat bencana alam, kebakaran, kerusuhan, sabotase, pengrusakan, dan gangguan bisnis lainnya dengan total pertanggungan sekitar Rp 491.064.268.503 dan Rp 460.490.309.174 yang dianggap memadai oleh manajemen untuk menutup kemungkinan kerugian yang timbul dari risiko tersebut.

Surplus revaluasi tanah sebesar Rp 229.391.032.360 dan bangunan sebesar Rp 4.713.190.362.

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11. ***PROPERTY AND EQUIPMENT*** *(Continued)*

Land, buildings and hospital equipment of the Group located in Jakarta, Depok, Padang, and Palembang are pledged as collateral for bank loans (Note 20).

As of 31 December 2025 and 2024, the Group's property and equipment have been covered by insurance against the risk of loss due to natural disaster, fire, riots, sabotage, vandalism, and other business interruption with total coverage of approximately Rp 491,064,268,503 and Rp 460,490,309,174 respectively, which is considered adequate by the management to cover possible losses arising from such risks.

Revaluation surplus of land amounting to Rp 229,391,032,360 and building amounting to Rp 4,713,190,362, respectively.

	31 Desember 2025/ *31 December 2025*			
	Sebelum revaluasi/ *Before revaluation*	Setelah revaluasi/ *After revaluation*	Surplus revaluasi/ *Revaluation Surplus*	
Tanah	995.236.967.640	1.230.091.000.000	232.952.297.667	*Land*
Bangunan	421.366.418.223	421.401.433.218	35.014.996	*Buildings*
Jumlah	1.416.603.385.863	1.651.492.433.218	232.987.312.663	***Total***

Perusahaan

Perusahaan telah melakukan penilaian tanah dan bangunan untuk mengetahui Nilai Pasar dan Indikasi Nilai Likuidasi berdasarkan laporan KJPP Nirboyo Adiputro, Dewi Apriyanti, dan Rekan (Penilai Independen) No. 00252/2.0018-00/PI/05/0496/1/III/2026 pada 25 Maret 2026.

PT Morula Indonesia

Morula telah melakukan penilaian tanah dan untuk mengetahui Nilai Pasar dan Indikasi Nilai Likuidasi berdasarkan laporan KJPP Teguh Hermawan Yusuf dan Rekan (Penilai Independen) No. 00257/2.0018-00/PI/05/0496/1/III/2026 pada 25 Maret 2026.

PT Bunda Minang Citra

BMC telah melakukan penilaian tanah dan bangunan untuk mengetahui Nilai Pasar dan Indikasi Nilai Likuidasi berdasarkan laporan KJPP Nirboyo Adiputro, Dewi Apriyanti, dan Rekan (Penilai Independen) No. 00253/2.0018-00/PI/05/0496/1/III/2026 pada 25 Maret 2026.

PT Citra Ananda

CA telah melakukan penilaian tanah dan bangunan untuk mengetahui Nilai Pasar dan Indikasi Nilai Likuidasi berdasarkan laporan KJPP Nirboyo Adiputro, Dewi Apriyanti dan Rekan (Penilai Independen) No. 00255/2.0018-00/PI/05/0496/1/III/2026 pada 25 Maret 2026.

The Company

The Company has appraised its land and building to determine the Market Value and Liquidation Value Indication based on KJPP Nirboyo Adiputro, Dewi Apriyanti, and Rekan (Independent Appraisal) report No. 00252/2.0018-00/PI/05/0496/1/III/2026 on 25 March 2026.

PT Morula Indonesia

Morula has appraised its land and building to determine the Market Value and Liquidation Value Indication based on KJPP Teguh Hermawan Yusuf and Rekan (Independent Appraisal) report No. 00257/2.0018-00/PI/05/0496/1/III/2026 on 25 March 2026.

PT Bunda Minang Citra

BMC has appraised its land and building to determine the Market Value and Liquidation Value Indication based on KJPP Nirboyo Adiputro, Dewi Apriyanti, and Rekan (Independent Appraisal) report No. 00253/2.0018-00/PI/05/0496/1/III/2026 on 25 March 2026.

PT Citra Ananda

CA has appraised its land and building to determine the Market Value and Liquidation Value Indication based on KJPP Nirboyo Adiputro, Dewi Apriyanti, and Rekan (Independent Appraisal) report No. 00255/2.0018-00/PI/05/0496/1/III/2026 on 25 March 2026.

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11. **ASET TETAP** (Lanjutan)

PT Bunda Global Pharma

BGP telah melakukan penilaian tanah dan bangunan untuk mengetahui Nilai Pasar dan Indikasi Nilai Likuidasi berdasarkan laporan KJPP Nirboyo Adiputro, Dewi Apriyanti, dan Rekan (Penilai Independen) No. 00256/2.0018-00/PI/05/0496/1/III/2026 pada 25 Maret 2026.

PT Bunda Medika Wisesa

BMW telah melakukan penilaian bangunan untuk mengetahui Nilai Pasar dan Indikasi Nilai Likuidasi berdasarkan laporan KJPP Nirboyo Adiputro, Dewi Apriyanti, dan Rekan (Penilai Independen) No. 00254/2.0018-00/PI/05/0496/1/III/2026 pada 25 Maret 2026.

PT Diagnos Laboratorium Utama Tbk

Diagnos telah melakukan penilaian bangunan untuk mengetahui Nilai Pasar dan Indikasi Nilai Likuidasi berdasarkan laporan KJPP Teguh Hermawan Yusuf dan Rekan (Penilai Independen) No. 00258/2.0018-00/PI/05/0496/1/III/2026 pada 25 Maret 2026.

Pada tahun 2025 dan 2024, Grup telah menjual aset tetap dengan rincian sebagai berikut:

	2025	2024	
Harga jual	1.493.319.558	1.015.362.904	*Selling price*
Nilai tercatat	(1.281.171.305)	(962.419.493)	*Carrying amount*
Laba atas penjualan aset tetap (Catatan 32)	212.148.253	52.943.411	***Gain on sale of property and equipment*** *(Note 32)*

Pada tanggal 31 Desember 2025. tingkat penyelesaian bangunan dalam pembangunan adalah sebagai berikut:

	Presentase penyelesaian/ *Completion percentage*	Estimasi tahun penyelesaian/ *Estimated completion year*	
Pembangunan gedung rumah sakit	30,00%	2026	*Hospital building construction*

Pembangunan gedung rumah sakit merupakan milik Perusahaan di Bekasi.

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11. ***PROPERTY AND EQUIPMENT*** *(Continued)*

PT Bunda Global Pharma

BGP has appraised its land and building to determine the Market Value and Liquidation Value Indication based on KJPP Nirboyo Adiputro, Dewi Apriyanti, and Rekan (Independent Appraisal) report No. 00256/2.0018-00/PI/05/0496/1/III/2026 on 25 March 2026.

PT Bunda Medika Wisesa

BMW has appraised its building to determine the Market Value and Liquidation Value Indication based on KJPP Nirboyo Adiputro, Dewi Apriyanti, and Rekan (Independent Appraisal) report No. 00254/2.0018-00/PI/05/0496/1/III/2026 on 25 March 2026.

PT Diagnos Laboratorium Utama Tbk

BMW has appraised its building to determine the Market Value and Liquidation Value Indication based on KJPP Teguh Hermawan Yusuf and Rekan (Independent Appraisal) report No. 00258/2.0018-00/PI/05/0496/1/III/2026 on 25 March 2026.

In 2025 and 2024, the Group had sold parts of its property and equipment with details as follows:

The completion stage of construction in progress as of 31 December 2025. are as follows:

The construction of the hospital building owned by the Company in Bekasi.

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Ekshibit E/47 | ***Exhibit E/47***

PT BUNDAMEDIK Tbk DAN ENTITAS ANAKNYA
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12. ASET HAK-GUNA DAN LIABILITAS SEWA / *12. RIGHT-OF-USE ASSETS AND LEASE LIABILITIES*

Akun ini merupakan aset hak-guna sebagai berikut / *This account represent right-of-use assets as follows:*

2025	1 Januari/ *1 January*	Penambahan / *Additions*	Pengurangan/ *Deduction*	Penyesuaian / *Adjustment*	*31 Desember/ 31 December*	*2025*
Nilai perolehan						*Cost:*
Bangunan	143.621.020.470	61.527.393.114	(27.343.123.582)	-	177.805.290.002	*Building*
Peralatan Medis	-	27.500.000.000	-	-	27.500.000.000	*Medical Equipment*
Kendaraan	10.463.895.863	14.050.252.961	(2.504.182.838)	-	22.009.965.986	*Vehicle*
	154.084.916.333	103.077.646.075	(29.847.306.420)	-	227.315.255.988	
Akumulasi amortisasi						*Accumulated amortization*
Bangunan	59.040.320.571	35.465.170.560	(23.106.134.284)	-	71.399.356.847	*Building*
Peralatan Medis	-	4.124.999.997	-	-	4.124.999.997	*Medical Equipment*
Kendaraan	538.236.325	3.794.175.194	(582.517.312)	389.097.566	4.138.991.773	*Vehicle*
	59.578.556.896	43.384.345.751	(23.688.651.596)	389.097.566	79.663.348.617	
Nilai Tercatat	94.506.359.437				147.651.907.371	*Carrying Amount*

2024	1 Januari/ *1 January*	Penambahan / *Additions*	Pengurangan/ *Deduction*	Penyesuaian / *Adjustment*	*31 Desember/ 31 December*	*2024*
Nilai perolehan						*Cost:*
Bangunan	153.462.960.304	5.699.879.788	(15.541.819.622)	-	143.621.020.470	*Building*
Kendaraan	-	10.463.895.863	-	-	10.463.895.863	*Vehicle*
	153.462.960.304	16.163.775.651	(15.541.819.622)	-	154.084.916.333	
Akumulasi amortisasi						*Accumulated amortization*
Bangunan	50.476.630.176	24.105.510.017	(15.541.819.622)	-	59.040.320.571	*Building*
Kendaraan	-	538.236.325	-	-	538.236.325	*Vehicle*
	50.476.630.176	24.643.746.342	(15.541.819.622)	-	59.578.556.896	
Nilai Tercatat	102.986.330.128				94.506.359.437	*Carrying Amount*

Rincian liabilitas sewa adalah sebagai berikut: / *The details of lease liabilities are as follows:*

	31 Desember 2025/ *31 December 2025*	**31 Desember 2024/ *31 December 2024***	
Liabilitas sewa:			*Lease liabilities:*
Bagian jangka pendek	21.812.380.174	19.500.574.022	*Current portion*
Bagian jangka panjang	118.334.918.295	53.531.597.866	*Non-current portion*
Jumlah	140.147.298.469	73.032.171.888	***T o t a l***

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12. ASET HAK-GUNA DAN LIABILITAS SEWA (Lanjutan) / *RIGHT-OF-USE ASSETS AND LEASE LIABILITIES (Continued)*

Jumlah yang diakui dalam laporan arus kas konsolidasian adalah sebagai berikut:

Amounts recognized in the consolidated statement of cash flows are as follows:

	31 Desember 2025/ *31 December 2025*	31 Desember 2024/ *31 December 2024*	
Jumlah kas keluar untuk:			*Total cash outflows for:*
Pembayaran liabilitas sewa	56.457.929.143	20.365.042.260	*Payment of lease liabilities*
Pembayaran bunga	42.241.143.316	3.603.073.980	*Payment of interest*
Jumlah	98.699.072.459	23.968.116.240	***T o t a l***

Jumlah yang diakui dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian adalah sebagai berikut:

Amounts recognized in the consolidated statement of profit or loss and other comprehensive income are as follows:

	31 Desember 2025/ *31 December 2025*	31 Desember 2024/ *31 December 2024*	
Bunga atas liabilitas sewa	42.241.143.316	3.603.073.980	*Interest on lease liabilities*
Beban usaha (Catatan 29)	43.384.345.751	24.643.746.342	*Operating expenses (Note 29)*
Beban terkait liabilitas sewa bernilai rendah dan jangka pendek (Catatan 29)	1.406.228.709	2.844.622.405	*Expenses related to short-term and low value lease liabilities (Note 29)*
Jumlah	87.031.717.776	31.091.442.727	***T o t a l***

13. PROPERTI INVESTASI / *INVESTMENT PROPERTIES*

2025	1 Januari/ *1 January*	Penambahan / *Additions*	Pengurangan/ *Deduction*	*31 Desember/ 31 December*	*2025*
Bangunan					***Building***
Nilai perolehan	10.281.661.136	-	(1.651.661.136)	8.630.000.000	*Cost*
Akumulasi amortisasi	(3.700.208.333)	(1.303.158.902)	645.306.979	(4.358.060.256)	*Accumulated amortization*
Nilai tercatat	6.581.452.803			4.271.939.744	***Carrying Amount***

2024	1 Januari/ *1 January*	Penambahan / *Additions*	Pengurangan/ *Deduction*	*31 Desember/ 31 December*	*2024*
Bangunan					***Building***
Nilai perolehan	-	10.281.661.136	-	10.281.661.136	*Cost*
Akumulasi amortisasi	-	(3.700.208.333)	-	(3.700.208.333)	*Accumulated amortization*
Nilai tercatat	-			6.581.452.803	***Carrying Amount***

Akun properti investasi merupakan pengadaan fasilitas peralatan inseminasi dan peralatan sistem klinik dengan penempatan pada klinik-klinik fertilitas yang berlokasi di wilayah Sumatera, Jawa, dan Kalimantan atas PT Morula Indonesia.

Investment properties account represents facilities of medical equipment and clinic system placed at the fertilization clinic which located in Sumatera, Java, and Kalimantan of PT Morula Indonesia.

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14. *GOODWILL*

	31 Desember 2025/ *31 December 2025*	31 Desember 2024/ *31 December 2024*	
PT Morula IVF Surabaya	50.811.634.395	50.811.634.395	*PT Morula IVF Surabaya*
PT Jolin Sapta Medika	34.679.155.348	34.679.155.348	*PT Jolin Sapta Medika*
PT Medika Sejahtera Bersama	8.476.711.081	8.476.711.081	*PT Medika Sejahtera Bersama*
PT Prima Dental Medika	826.006.647	826.006.647	*PT Prima Dental Medika*
Jumlah	94.793.507.471	94.793.507.471	***T o t a l***

PT Jolin Sapta Medika

Pada tanggal 25 Maret 2022, Perusahaan melakukan akuisisi sebesar 99,00% saham kepemilikan PT Jolin Sapta Medika, entitas anak dari pemegang saham perorangan. Pada tanggal akuisisi terdapat nilai akuisisi diatas nilai tercatat aset neto yang diakuisisi sebesar Rp 34.679.155.348 yang dicatat sebagai *goodwill*.

PT Jolin Sapta Medika

Dated 25 March 2022, the Company acquired 99.00% shares ownership of PT Jolin Sapta Medika, a subsidiary from minority interest party. At the efective date of acquisition the fair value identifiable acquired amounting to Rp 34,679,155,348 was recorded as part of goodwill.

PT Prima Dental Medika

Pada tanggal 02 Maret 2022, Perusahaan melakukan akuisisi sebesar 40,00% saham kepemilikan PT Prima Dental Medika menjadi 86,67% kepemilikan, entitas anak dari pemegang saham perseorangan. Pada tanggal akuisisi terdapat nilai akuisisi diatas nilai tercatat aset neto yang diakuisisi sebesar Rp 826.006.647 yang dicatat sebagai *goodwill*.

PT Prima Dental Medika

Dated 02 March 2022. the Company acquired 40% shares ownership of PT Prima Dental Medika become 86.67% ownership, a subsidiary from minority interest party. At the efective date of acquisition the fair value identifiable acquired amounting to Rp 826,006,647 was recorded as part of goodwill.

PT Medika Sejahtera Bersama

Pada tanggal 7 April 2022, PT Morula Indonesia melakukan akuisisi sebesar 99,99% saham kepemilikan PT Medika Sejahtera Bersama, entitas anak dari pemegang saham perorangan. Pada tanggal akuisisi terdapat nilai akuisisi diatas nilai tercatat aset neto yang diakuisisi sebesar Rp 8.476.711.081 yang dicatat sebagai *goodwill*.

Pada tanggal 31 Januari 2025, Perusahaan melakukan akuisisi sebesar 99,99% saham kepemilikan PT Medika Sejahtera bersama, entitas anak dari PT Morula Indonesia. Pada tanggal akuisisi terdapat nilai akuisisi sama dengan nilai tercatat aset neto yang diakuisisi. Tidak terdapat perubahan Nilai Goodwill atas transaksi sebelumnya tetap sebesar Rp 8.476.711.081 yang dicatat sebagai goodwill

PT Medika Sejahtera Bersama

Dated 7 April 2022. PT Morula Indonesia acquired 99.99% shares ownership of PT Medika Sejahtera Bersama, a subsidiary from minority interest party. At the efective date of acquisition the fair value identifiable acquired amounting to Rp 8,476,711,081 was recorded as part of goodwill.

On 31 January 2025, the Company acquired a 99.99% equity interest in PT Medika Sejahtera Bersama, a subsidiary of PT Morula Indonesia. As of the acquisition date, the purchase consideration equaled the carrying amount of the net assets acquired. No additional goodwill was recognized. The goodwill arising from the prior transaction remained unchanged at Rp 8,476,711,081 and continues to be recognized as goodwill.

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Ekshibit E/50 | ***Exhibit E/50***

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14. ***GOODWILL*** *(Lanjutan)*

PT Morula IVF Surabaya

Pada tahun 2021, PT Morula Indonesia melakukan akuisisi saham PT Morula IVF Surabaya, entitas anak dari pihak non pengendali. Pada tanggal akuisisi terdapat biaya perolehan diatas nilai wajar teridentifikasi yang diakuisisi sebesar Rp 50.811.634.395 yang dicatat sebagai *goodwill*.

Per tanggal 31 Desember 2021, nilai tercatat *goodwill* dialokasikan ke unit penghasil kas atas PT Morula IVF Surabaya.

Berdasarkan proyeksi keuangan yang disusun manajemen untuk tahun 2022 – 2026, dihitung arus kas neto yang kemudian didiskontokan dengan tingkat diskonto sebelum pajak yang digunakan yaitu sebesar 8,4% - 9,4%. Tingkat diskonto ini diestimasi berdasarkan rata-rata tertimbang biaya modal yang dialokasikan kepada unit penghasil kas.

Tidak ada kerugian penurunan nilai yang diakui pada tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 karena jumlah terpulihkan dari *goodwill* lebih tinggi dari nilai tercatatnya.

Nilai tercatat *goodwill* seluruhnya dialokasikan ke Unit Penghasil Kas (UPK) rumah sakit atau klinik.

Sesuai kebijakan akuntansi Grup, *goodwill* diuji penurunan nilainya secara tahunan atau ketika terdapat suatu indikasi bahwa nilai tercatatnya mengalami penurunan nilai. Untuk tujuan pengujian penurunan nilai, aset dikelompokkan hingga unti terkecil yang menghasilkan arus kas terpisah (UPK).

Asumsi utama yang digunakan dalam perhitungan jumlah terpulihkan pada tanggal 31 Desember 2025 adalah sebagai berikut:

14. ***GOODWILL*** *(Continued)*

PT Morula IVF Surabaya

In 2021, PT Morula Indonesia acquired additional shares of PT Morula IVF Surabaya, a subsidiary from minority interest party. At the efective date of acquisition the fair value identifiable acquired amounting to Rp 50,811,634,395 was recorded as part of goodwill.

As of 31 December 2021, the carrying amount of goodwill is allocated to the cash generating unit of PT Morula IVF Surabaya.

Based on financial projection prepared by management for years 2022 – 2026 and the net cashflows will be discounted with an appropriate pretax discount rates of 8.4% - 9.4% were applied in determining the recoverable amount. The discount rates were determined based on the weighted average cost of capital allocated to cash generating unit.

There was no impairment loss recognized for the years ended 31 December 2025 and 2024 as the recoverable amounts of the goodwill were in excess of their carrying values.

The carrying value of goodwill was all allocated to the Cash Generating Unit (CGU) of hospital or clinic.

In accordance with the Group' accounting policy, goodwill is tested for impairment annually and/or when the circumstances indicate the carrying amount may be impaired. For the purpose of assessing impairment, assets are grouped at the lowest level for which there are separately identifable cash flows (CGU).

The key assumptions used for recoverable amount calculations as of 31 December 2025 were as follows:

	Persentase/ *Percentage*	
Tingkat pertumbuhan setelah 5 tahun	4.67%	*Growth rate after five years*
Tingkat diskonto setelah pajak (untuk perhitungan nilai wajar setelah dikurangi biaya untuk menjual	10.22%	*Discount rate after tax (fair value less costs of disposal calculation)*

Pada tanggal 31 Desember 2025 dan 2024, manajemen Grup berpendapat bahwa tidak ada kejadian atau perubahan keadaan yang mengindikasikan penurunan nilai pada saldo *goodwill*.

As of 31 December 2025 and 2024, the Group's management was of the opinion that there were no events or changes in circumstances which would indicate impairment in the balance of goodwill.

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Ekshibit E/51 | *Exhibit E/51*

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15. ASET TIDAK LANCAR LAINNYA / *15. OTHER NONCURRENT ASSETS*

	31 Desember 2025/ *31 December 2025*	31 Desember 2024/ *31 December 2024*	
Beban tangguhan	31.492.268.391	30.375.613.694	*Deferred charges*
Jaminan yang dapat dikembalikan	3.352.839.067	4.102.839.067	*Refundable deposit*
Uang muka pembelian aset	-	48.350.000	*Advance on purchase of fixed assets*
Lain-lain	1.269.314.502	5.548.184.154	*Others*
Jumlah	36.114.421.959	40.074.986.915	***T o t a l***

Beban tangguhan merupakan biaya pembangunan rumah sakit yang dikapitalisasi atas PT Bunda Medika Bekasi, PT Bunda Medika Dewata, dan PT Morula Bunda Dewata.

Deferred charges is a capitalised costs of construction of hospitals on PT Bunda Medika Bekasi, PT Bunda Medika Dewata, and PT Morula Bunda Dewata.

16. UTANG USAHA - PIHAK KETIGA / *16. TRADE PAYABLES - THIRD PARTIES*

a. Berdasarkan pemasok / *a. By vendor*

	31 Desember 2025/ *31 December 2025*	31 Desember 2024/ *31 December 2024*	
Pemasok	36.345.471.687	14.576.256.453	*Suppliers*
Jasa dokter	32.694.903.037	16.244.471.499	*Professional doctor fees*
Lain-lain (di bawah 500 Juta)	12.619.838.785	60.852.000	*Others (each below 500 Millions)*
Jumlah	81.660.213.509	30.881.579.952	***T o t a l***

b. Berdasarkan umur / *b. By aging*

	31 Desember 2025/ *31 December 2025*	31 Desember 2024/ *31 December 2024*	
Belum jatuh tempo	45.067.017.166	17.152.545.656	*Not yet due*
Telah jatuh tempo:			*Past due:*
1-30 hari	12.892.466.087	6.575.947.174	*1-30 days*
31-60 hari	2.806.107.196	2.714.778.394	*31-60 days*
Lebih dari 90 hari	20.894.623.060	4.438.308.728	*More than 90 days*
Jumlah	81.660.213.509	30.881.579.952	***T o t a l***

Utang usaha tidak dijaminkan, tidak berbunga memiliki jangka waktu 30-60 hari.

Trade payables are unsecured, non-interest bearing have credit terms of 30-60 days.

Pada tanggal 31 Desember 2025 dan 2024, seluruh utang usaha dalam mata uang rupiah.

As of 31 December 2025 and 2024, all trade payables are denominated in Rupiah.

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17. UTANG LAIN-LAIN – PIHAK KETIGA / *17. OTHER PAYABLES – THIRD PARTIES*

	31 Desember 2025/ *31 December 2025*	31 Desember 2024/ *31 December 2024*	
Pembelian aset	17.204.374.798	10.817.495.432	*Purchase of assets*
Lain-lain (di bawah Rp 500 juta)	6.538.940.938	3.891.369.651	*Others (below Rp 500 million)*
Jumlah	23.743.315.736	14.708.865.083	***T o t a l***

Pada tanggal 31 Desember 2025 dan 2024, seluruh utang lain-lain dalam mata uang rupiah.

As of 31 December 2025 and 2024, all other payables are denominated in Rupiah.

18. PENDAPATAN DITERIMA DIMUKA / *18. UNEARNED REVENUES*

	31 Desember 2025/ *31 December 2025*	31 Desember 2024/ *31 December 2024*	
Perawatan	15.684.930.386	14.062.730.595	*Treatment*
Lain-lain	17.866.815.935	7.185.625.063	*Others*
Jumlah	33.551.746.321	21.248.355.658	***T o t a l***

19. BEBAN AKRUAL / *19. ACCRUALS*

	31 Desember 2025/ *31 December 2025*	31 Desember 2024/ *31 December 2024*	
Gaji dan tunjangan	23.586.366.218	9.261.096.626	*Salaries and allowances*
Jasa professional	12.179.572.106	4.070.521.079	*Professional fees*
Alat dan bahan medis	11.404.087.979	5.488.089.645	*Medical equipment and material*
Obat-obatan dan laboratorium	7.072.818.186	1.705.192.803	*Medicine and laboratory*
Cadangan manfaat jangka pendek	3.342.838.926	2.948.970.636	*Provision of short-term contract*
Listrik, air, dan telepon	1.077.538.037	655.524.272	*Electricity, water, and telephone*
Lain-lain	14.172.960.013	4.444.583.314	*Others*
Jumlah	72.836.181.464	28.573.978.375	***T o t a l***

20. PERPAJAKAN / *20. TAXATION*

a. Pajak Dibayar di Muka / *a. Prepaid Taxes*

	31 Desember 2025/ *31 December 2025*	31 Desember 2024/ *31 December 2024*	
Pajak penghasilan			*Income taxes*
Pasal 21	86.913.349	59.567.109	*Article 21*
Pasal 23	-	190.250	*Article 23*
Pasal 25	1.445.405.124	73.222.251	*Article 25*
Pasal 28a	7.665.365.112	7.665.258.892	*Article 28a*
Pasal 4(2)	829.170.569	884.000.000	*Article 4(2)*
Pajak Pertambahan Nilai	3.457.733.769	1.828.571.572	*Value Added Tax*
Jumlah	13.484.587.923	10.510.810.074	***T o t a l***

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20. **PERPAJAKAN** (Lanjutan) / *20. **TAXATION** (Continued)*

b. **Taksiran klaim restitusi pajak** / *b. **Estimated claim tax refund***

	31 Desember 2025/ *31 December 2025*	31 Desember 2024/ *31 December 2024*	
Pajak penghasilan 28a -Tahun 2022	-	37.511.247	*Income taxes article 28a Year 2022 -*

Grup, melalui entitas anak, PT Pintu Ilmu memiliki taksiran klaim atas lebih bayar pajak penghasilan tahun 2022 sampai tanggal 31 Desember 2024.

Group, through its subsidiaries, PT Pintu Ilmu has an estimated claim for overpayment of income taxes fiscal year 2022 until 31 December 2024.

c. **Utang Pajak** / *c. **Taxes Payable***

	31 Desember 2025/ *31 December 2025*	31 Desember 2024/ *31 December 2024*	
Pajak kini			*Current tax*
Perusahaan (Catatan 20d)	464.771.749	1.361.592.977	*The Company (Note 20d)*
Entitas anak	9.566.395.586	2.924.190.151	*Subsidiaries*
Pajak Penghasilan			*Income taxes*
Pasal 4(2)	687.746.821	543.287.032	*Article 4(2)*
Pasal 21	1.525.101.224	1.730.744.808	*Article 21*
Pasal 22	-	2.481.949	*Article 22*
Pasal 23	552.406.590	614.467.160	*Article 23*
Pasal 25	648.304.345	1.447.962.247	*Article 25*
Pajak pembangunan I	-	43.988.136	*Development Tax*
Pajak Pertambahan Nilai	5.287.553.617	346.934.824	*Value Added Tax*
Jumlah	18.732.279.932	9.015.649.284	***T o t a l***

Beban (manfaat) pajak penghasilan Grup adalah sebagai berikut:

Expenses (benefit) income tax of the Group are as follows:

	31 Desember 2025/ *31 December 2025*	31 Desember 2024/ *31 December 2024*	
Pajak kini			***Current tax***
Perusahaan	684.871.220	2.239.653.900	*The Company*
Entitas anak	21.057.545.453	15.856.571.221	*Subsidiaries*
	21.742.416.673	18.096.225.121	
Pajak tangguhan			***Deferred tax***
Perusahaan	(934.041.795)	(473.758.323)	*The Company*
Entitas anak	(5.587.631.957)	(1.169.562.450)	*Subsidiaries*
	(6.521.673.752)	(1.643.320.773)	
Pajak periode lalu			***Prior year income tax***
Perusahaan	-	2.523.862.122	*The Company*
Entitas anak	388.764.099	721.180.772	*Subsidiaries*
	388.764.099	3.245.042.894	
Jumlah	15.609.507.020	19.697.947.242	***T o t a l***

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20. **PERPAJAKAN** (Lanjutan) / *20. **TAXATION** (Continued)*

d. **Pajak penghasilan** / *d. **Income taxes***

Beban pajak penghasilan / ***Income tax of expense***

Pajak kini / ***Current tax***

Rekonsiliasi antara laba sebelum pajak, sebagaimana yang disajikan dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian dan taksiran laba kena pajak untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

A reconciliation between profit before taxes, as presented in the consolidated statement of profit or loss and other comprehensive income and estimated taxable profit for the years ended 31 December 2025 and 2024 are as follows:

	31 Desember 2025/ *31 December 2025*	**31 Desember 2024/ *31 December 2024***	
Laba sebelum pajak menurut laba rugi dan penghasilan komprehensif lain konsolidasian	45.282.649.553	38.593.731.509	*Profit before taxes per consolidated statement of profit or loss and other comprehensive income*
Eliminasi konsolidasi	(44.522.477.111)	70.905.029.634	*Consolidated elimination*
Laba sebelum pajak penghasilan - Perusahaan	760.172.442	109.498.761.143	*Profit before taxes - The Company*
Perbedaan temporer:			*Temporary differences:*
Cadangan kerugian penurunan nilai piutang	504.328.735	171.660.879	*Allowance for impairment losses on receivables*
Imbalan pasca kerja	4.076.175.984	1.796.407.960	*Post-employment benefits*
Provisi	37.100.702	(1.823.010.779)	*Provision*
Liabilitas sewa	4.096.792.924	(2.837.565.656)	*Lease transaction*
Penyusutan aset tetap	(4.468.753.818)	4.845.954.516	*Depreciation of property and equipment*
	4.245.644.527	2.153.446.920	
Perbedaan tetap:			*Permanent differences:*
Representasi dan sumbangan	13.500.000	14.300.000	*Entertaint and donation*
Beban pajak	-	1.095.174.191	*Tax expenses*
Penjualan dan pemasaran	4.398.342.693	1.015.996.181	*Selling and marketing*
Penghasilan bunga yang pajaknya bersifat final	(9.040.199.534)	(8.895.140.003)	*Interest income subjected to final tax*
Penghasilan sewa yang pajaknya bersifat final	(1.872.104.556)	(5.926.506.235)	*Net rental income subjected to final tax*
Pendapatan dividen	(4.806.342.757)	(90.043.623.020)	*Dividend income*
Lainnya	9.414.037.835	1.267.835.430	*Others*
	(1.892.766.321)	(101.471.963.456)	
Taksiran laba kena pajak tahun berjalan	3.113.050.648	10.180.244.607	***Estimated taxable profit for the year***
Taksiran beban pajak kini	684.871.220	2.239.653.900	***Estimated current tax:***
Dikurangi pajak dibayar di muka:			*Less prepaid income taxes:*
Pasal 23	(30.597.520)	(108.446.161)	*Article 23*
Pasal 25	(189.501.951)	(769.614.762)	*Article 25*
	(220.099.471)	(878.060.923)	
Utang pajak kini - Pasal 29	464.771.749	1.361.592.977	***Current tax payables - Article 29***

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20. **PERPAJAKAN** (Lanjutan)

e. **Pajak tangguhan**

Perhitungan pajak penghasilan badan untuk tahun 2025 adalah suatu perhitungan yang dibuat untuk tujuan akuntansi dan dapat berubah pada saat Perusahaan menyampaikan Surat Pemberitahuan Tahunan PPh Badan (SPT) di akhir tahun fiskal. Perhitungan pajak penghasilan badan tahun per 31 Desember 2024 sesuai dengan SPT Perusahaan.

20. ***TAXATION** (Continued)*

e. ***Deferred tax***

The corporate income tax calculation for the year 2025 was a preliminary estimate made for accounting purposes and is subject to revision when the Company filed its Annual Corporate Income Tax Return (CITR). The corporate income tax calculation for 2024 confirms with the Company's CITR.

Aset pajak tangguhan	**31 Januari 2025/ *January 2025***	**Dibebankan ke Laba (rugi)/ *Charged to Income (loss)***	**Pendapatan Komprehensif Lainnya/ *Other Comprehensive Income***	**Reklasifikasi/ *Penyesuaian/ Reclassification Adjustment***	**31 Desember 2025/ *December 2025***	***Deferred tax assets***
Liabilitas imbalan pasca-kerja	6.323.558.525	1.678.062.832	(539.719.615)	20.960.731	7.482.862.473	*Post-employment benefit liabilities*
Provisi	626.154.820	(23.612.972)	-	28.612.456	631.154.304	*Provisions*
Cadangan kerugian penurunan nilai piutang	932.513.555	822.711.785	-	-	1.755.225.340	*Allowance for impairment losses on receivables*
Aset hak-guna	10.589.376	4.350.785.574	-	(2.976.278.329)	1.385.096.621	*Right-of-use-asset*
Penyusutan	9.158.600.962	(1.613.001.723)	-	(1.864.183.900)	5.681.415.339	*Depreciation*
Rugi fiskal	8.259.112.719	5.916.803.565	-	580.275.136	14.756.191.420	*Fiscal losses*
Jumlah	25.310.529.957	11.131.749.061	(539.719.615)	(4.210.613.906)	31.691.945.497	***T o t a l***

Liabilitas pajak tangguhan	**31 Januari 2025/ *January 2025***	**Dibebankan ke Laba (rugi)/ *Charged to Income (loss)***	**Pendapatan Komprehensif Lainnya/ *Other Comprehensive Income***	**Reklasifikasi/ *Penyesuaian/ Reclassification Adjustment***	**31 Desember 2025/ *December 2025***	***Deferred tax liabilities***
Liabilitas imbalan pasca-kerja	125.595.673	(7.809.912)	(18.391.887)	16.125.644	115.519.518	*Post employment benefit liabilities*
Aset hak guna	(201.136.960)	(645.741.498)	-	268.550.927	(578.327.531)	*Right of use asset*
Penyusutan aset tetap	(565.635.070)	(432.047.930)	-	401.461.366	(596.221.634)	*Depreciation of fixed assets*
Jumlah	(641.176.357)	(1.085.599.340)	(18.391.887)	686.137.937	(1.059.029.647)	***T o t a l***

Aset pajak tangguhan	**31 Januari 2024/ *January 2024***	**Dibebankan ke Laba (rugi)/ *Charged to Income (loss)***	**Pendapatan Komprehensif Lainnya/ *Other Comprehensive Income***	**Reklasifikasi/ *Penyesuaian/ Reclassification Adjustment***	**31 Desember 2024/ *December 2024***	***Deferred tax assets***
Liabilitas imbalan pasca-kerja	6.167.386.982	536.344.162	578.920.945	(959.093.564)	6.323.558.525	*Post-employment benefit liabilities*
Provisi	1.197.592.820	(571.808.450)	370.450	-	626.154.820	*Provisions*
Cadangan kerugian penurunan nilai piutang	881.172.441	51.341.114	-	-	932.513.555	*Allowance for impairment losses on receivables*
Aset hak-guna	1.746.305.807	(1.923.481.918)	-	187.765.487	10.589.376	*Right-of-use-asset*
Penyusutan	7.615.936.974	867.448.193	-	675.215.795	9.158.600.962	*Depreciation*
Rugi fiskal	5.022.495.696	3.236.617.023	-	-	8.259.112.719	*Fiscal losses*
Jumlah	22.630.890.720	2.196.460.124	579.291.395	(96.112.282)	25.310.529.957	***T o t a l***

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20. **PERPAJAKAN** (Lanjutan) | *20. **TAXATION** (Continued)*

e. **Pajak tangguhan** (Lanjutan) | *e. **Deferred tax** (Continued)*

Liabilitas pajak tangguhan	31 Januari 2024/ *January 2024*	Dibebankan ke Laba (rugi)/ *Charged to Income (loss)*	Pendapatan Komprehensif Lainnya/ *Other Comprehensive Income*	Reklasifikasi/ *Penyesuaian/ Reclassification Adjustment*	31 Desember 2024/ *December 2024*	*Deferred tax liabilities*
Liabilitas imbalan pasca-kerja	-	26.792.870	(103.315.670)	202.118.473	125.595.673	*Post employment benefit liabilities*
Aset hak guna	-	(264.167.947)	-	63.030.987	(201.136.960)	*Right of use asset*
Penyusutan aset tetap	-	(315.764.274)	-	(249.870.796)	(565.635.070)	*Depreciation of fixed assets*
Jumlah	-	(553.139.351)	(103.315.670)	15.278.664	(641.176.357)	***T o t a l***

f. **Administrasi pajak di Indonesia**

Berdasarkan peraturan perpajakan yang berlaku. Grup menghitung. menetapkan dan membayar sendiri jumlah pajak yang terhutang (*self assessment*). Direktorat Jenderal Pajak dapat menetapkan dan mengubah liabilitas pajak dalam batas waktu 5 (lima) tahun sejak tanggal terutangnya pajak.

*f. **Tax administration in Indonesia***

Under the applicable taxation laws. the Group calculates. establishes and pays for itself the amount of tax payables (self assessment). The Directorate General of Taxes may determine and amend tax liability within 5 (five) years from the date of the tax payables.

21. **UTANG BANK** | *21. **BANK LOANS***

	31 Desember 2025/ *31 December 2025*	31 Desember 2024/ *31 December 2024*	
Utang bank jangka pendek			***Short-term bank loans***
PT Bank Mandiri (Persero) Tbk	445.816.762.935	440.600.262.935	*PT Bank Mandiri (Persero) Tbk*
Utang bank jangka panjang			***Long-term bank loans***
PT Bank Mandiri (Persero) Tbk	733.230.250.090	637.575.172.118	*PT Bank Mandiri (Persero) Tbk*
PT Bank Syariah Indonesia Tbk	40.577.688.224	16.758.419.772	*PT Bank Syariah Indonesia Tbk*
Jumlah	773.807.938.314	654.333.591.890	***T o t a l***
Biaya provisi bank ortisasi yang belum diamortisasi	(3.984.634.503)	(4.037.567.555)	*Unamortized bank provision cost*
Neto	769.823.303.811	650.296.024.335	*N e t*
Dikurangi: Bagian yang jatuh tempo dalam satu tahun	(47.931.990.928)	(3.886.703.167)	*Less : Current maturities*
Bagian jangka panjang	721.891.312.883	646.409.321.168	***Long-term portion***

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21. **UTANG BANK** (Lanjutan)

Utang bank jangka pendek

PT Bank Mandiri (Persero) Tbk ("Mandiri")

Perusahaan

Perusahaan memperoleh fasilitas kredit modal kerja *revolving* pada tanggal 26 Juli 2023 dari Mandiri dengan maksimum kredit senilai Rp 392.000.000.000 dengan tujuan penggunaan untuk pembiayaan gap *cashflow* dalam rangka pelunasan fasilitas *time revolving back-to-back* di PT Bank Central Asia Tbk. Pinjaman ini dijaminkan oleh rekening giro dan/atau bilyet deposito Mandiri. Pinjaman ini memiliki suku bunga sebesar suku bunga giro ditambah 0,6% per tahun. Perjanjian ini telah diperpanjang pada tanggal 18 Agustus 2025 dengan jatuh tempo pada tanggal 17 Agustus 2026 dan perubahan maksimum kredit menjadi senilai Rp 442.000.000.000.

PT Morula Indonesia ("Morula")

Morula memperoleh fasilitas kredit modal kerja dari Mandiri dengan batas kredit Rp 280.000.000.000 untuk tambahan modal kerja jasa pelayanan kesehatan dengan rincian sebagai berikut:

a. **Fasilitas KMK I**
Morula memperoleh fasilitas kredit modal kerja pada tanggal 12 Juli 2023 dari Mandiri dengan batas kredit senilai Rp 30.000.000.000 dan suku bunga 7.25% per tahun. Perjanjian ini telah diperpanjang pada tanggal 24 Juli 2025 dengan jatuh tempo pada tanggal 25 Juli 2026.

b. **Fasilitas KMK II**
Morula memperoleh fasilitas kredit modal kerja pada tanggal 23 September 2024 dengan batas kredit senilai Rp 250.000.000.000 dan suku bunga 2.85% per tahun.

PT Bunda Global Pharma ("BGP")

Perusahaan memperoleh fasilitas kredit agunan surat berharga pada tanggal 27 September 2025 dari Mandiri dengan maksimum kredit senilai Rp 5.000.000.000 dengan tujuan tambahan modal kerja. Pinjaman ini dijaminkan oleh surat deposito berjangka Mandiri. Pinjaman ini akan jatuh tempo pada tanggal 26 September 2026 dan memiliki suku bunga sebesar suku bunga giro ditambah 0,6% per tahun.

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21. ***BANK LOAN*** *(Continued)*

Short-term bank loan

PT Bank Mandiri (Persero) Tbk ("Mandiri")

The Company

The Company obtained revolving working capital loan facility on 26 July 2023 from Mandiri with maximum credit limit of Rp 392,000,000,000 with the aim to finance cash flow gaps in the context of repayment of back-to-back time revolving facilities at PT Bank Central Asia Tbk. The loan guaranteed with Mandiri current accounts and/or bilyet deposits. This loan has an interest rate of giro interest rate plus 0.6% per annum. This agreement has been renewed on 18 August 2025 with a maturity date of 17 August 2026 and change of maximum credit limit to Rp 442,000,000,000.

PT Morula Indonesia ("Morula")

Morula obtained working capital credit facility from Mandiri with maximum credit limit of Rp 280,000,000,000 to fund additional working capital for company's healthcare service with details as follows:

a. ***KMK Facility I***
Morula obtained working capital credit facility on 12 July 2023 from Mandiri with maximum credit limit of Rp 30,000,000,000 and have interest rate of 7.25% per annum. This agreement has been renewed on 24 July 2025. with a maturity date on 25 July 2026.

b. ***KMK Facility II***
Morula obtained working capital credit facility on 23 September 2024 with maximum credit limit of Rp 250,000,000,000 and have interest rate of 2.85% per annum

PT Bunda Global Pharma ("BGP")

The Company obtained a credit facility on 27 September 2025 from Mandiri with maximum credit limit of Rp 5,000,000,000 with the aim to additional working capital. The loan guaranteed with Mandiri time deposit. This loan will be matured on 26 September 2026 and bears at the current interest rate plus 0.6% per annum.

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21. **UTANG BANK** (Lanjutan)

Utang bank jangka panjang

PT Bank Mandiri (Persero) Tbk ("Mandiri")

Perusahaan

Perusahaan memperoleh fasilitas kredit investasi pada tanggal 26 Juli 2023 dari Mandiri dengan maksimum kredit senilai Rp 839.950.000.000. Tingkat suku bunga fasilitas kredit ini sebesar 7,25% per tahun dengan rincian sebagai berikut:

a. **Fasilitas *Term Loan II***

Kredit investasi dengan limit kredit sebesar Rp 79.950.000.000 dengan tujuan penggunaan untuk pembiayaan *gap cash flows* dalam rangka pelunasan fasilitas kredit investasi Perusahaan di PT Bank Central Asia Tbk. Jatuh tempo fasilitas ini pada tanggal 26 Agustus 2033.

b. **Fasilitas *Term Loan III***

Kredit investasi dengan limit kredit sebesar Rp 150.000.000.000 dengan tujuan penggunaan untuk pembiayaan *gap cash flows* dalam rangka pelunasan fasilitas kredit investasi Perusahaan di PT Bank Central Asia Tbk. Jatuh tempo fasilitas ini pada tanggal 26 Juli 2034.

c. **Fasilitas *Term Loan IV***

Kredit investasi dengan limit kredit sebesar Rp 610.000.000.000 dengan tujuan penggunaan untuk pembiayaan *gap cash flow* untuk pengembangan rumah sakit Grup termasuk akuisisi rumah sakit. Jatuh tempo fasilitas ini pada tanggal 25 Juli 2026. Perusahaan telah melakukan pencairan atas fasilitas ini sampai pada tanggal 31 Desember 2024 sebesar Rp 125.937.499.034.

PT Pintu Ilmu ("PI")

PI memperoleh fasilitas kredit investasi pada tanggal 26 Juli 2023 dari Mandiri dengan maksimum kredit senilai Rp 45.000.000.000. Pinjaman ini akan jatuh tempo pada tanggal 25 Juli 2034 dan memiliki suku bunga sebesar 7,25% per tahun.

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PT BUNDAMEDIK Tbk AND ITS SUBSIDIARIES
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21. ***BANK LOAN*** *(Continued)*

Long-term bank loan

PT Bank Mandiri (Persero) Tbk ("Mandiri")

The Company

The Company obtained investment credit facility on 26 July 2023 from Mandiri with maximum credit limit of Rp 839,950,000,000. The credit facility bears interests of 7.25% with details as follows:

a. Term Loan II Facility

The investment credit with a credit limit of Rp 79,950,000,000 with the aim to finance gap cash flows to repay the Company's investment credit facility at PT Bank Central Asia Tbk. This facility will due at 26 August 2033.

b. Term Loan III Facility

The investment credit with a credit limit of Rp 150,000,000,000 with the aim to finance gap cash flows to repay the Company's investment credit facility at PT Bank Central Asia Tbk. This facility will due at 26 July 2034.

c. Term Loan IV Facility

The investment credit with a credit limit of Rp 610,000,000,000 with the aim to finance gap cash flows to develop hospitals of the Group including the acquisition of hospitals. This facility is due at 25 July 2026. The Company has received the principal disbursement amounted to Rp 125,937,499,034 as of 31 December 2024.

PT Pintu Ilmu ("PI")

PI obtained investment credit facility on 26 July 2023 from Mandiri with maximum credit limit of Rp 45,000,000,000. This loan will be matured on 25 July 2034 and bears annual interest rate of 7.25%.

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PT BUNDAMEDIK Tbk DAN ENTITAS ANAKNYA
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21. **UTANG BANK** (Lanjutan)

Utang bank jangka panjang (Lanjutan)

PT Bank Mandiri (Persero) Tbk ("Mandiri") (Lanjutan)

PT Morula Indonesia ("Morula")

Morula memperoleh fasilitas kredit investasi pada tanggal 26 Juli 2023 dari Mandiri dengan batas kredit senilai Rp 420.000.000.000. Tingkat suku bunga fasilitas kredit ini sebesar 7,25% per tahun dengan rincian sebagai berikut:

a. **Fasilitas *Term Loan I***

Kredit investasi dengan limit kredit sebesar Rp 200.000.000.000 dengan tujuan penggunaan untuk pembiayaan *gap cash flows* dalam rangka pelunasan fasilitas kredit investasi Morula di PT Bank Central Asia Tbk. Jatuh tempo fasilitas ini pada tanggal 26 Agustus 2033.

b. **Fasilitas *Term Loan II***

Kredit investasi dengan limit kredit sebesar Rp 190.000.000.000 dengan tujuan penggunaan untuk pembiayaan gap *cash flows* dalam rangka pengembangan usaha Rumah Sakit atau Klinik PT Morula Indonesia dan/atau anak Perusahaan. Jatuh tempo fasilitas ini pada tanggal 26 Agustus 2026.

PT Medika Sejahtera Bersama ("MSB")

MSB memperoleh fasilitas kredit investasi pada tanggal 26 Juli 2023 dari Mandiri dengan batas kredit senilai Rp 45.000.000.000. Tingkat suku bunga fasilitas kredit ini sebesar 7,25% per tahun dengan rincian sebagai berikut:

a. **Kredit Investasi - *Tranche 1***

Kredit investasi dengan limit kredit sebesar Rp 25.000.000.000 dengan tujuan penggunaan untuk pembiayaan kembali aset tanah dan bangunan. Jatuh tempo fasilitas ini pada tanggal 25 Agustus 2034.

b. **Kredit Investasi - *Tranche 2***

Kredit investasi dengan limit kredit sebesar Rp 20.000.000.000 dengan tujuan penggunaan untuk pembiayaan renovasi rumah sakit. Jatuh tempo fasilitas ini pada tanggal 25 Agustus 2034.

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*21. **BANK LOAN** (Continued)*

***Long-term bank loan** (Continued)*

PT Bank Mandiri (Persero) Tbk ("Mandiri") (Continued)

PT Morula Indonesia ("Morula")

Morula obtained investment credit facility on 26 July 2023 from Mandiri with maximum credit limit of Rp 420,000,000,000. The credit facility bears interests of 7.25% per annum with details as follows:

*a. **Term Loan I Facility***

The investment credit with a credit limit of Rp 200,000,000,000 with the aim to finance gap cash flows to repay Morula's investment credit facility at PT Bank Central Asia Tbk. This facility is due at 26 August 2033.

*b. **Term Loan II Facility***

The investment credit with a credit limit of Rp 190,000,000,000 with the aim to finance gap cash flows to for PT Morula Indonesia and/or its subsidiaries in hospital or clinic business development. This facility is due at 26 August 2026.

PT Medika Sejahtera Bersama ("MSB")

MSB obtained investment credit facility on 26 July 2023 from Mandiri with maximum credit limit of Rp 45,000,000,000. The credit facility bears interests of 7.25% per annum with details as follows:

*a. **Investment Credit - Tranche 1***

The investment credit with a credit limit of Rp 25,000,000,000 with the aim to to refinance land and buildings. This facility is due at 25 August 2034.

*b. **Investment Credit - Tranche 2***

The investment credit with a credit limit of Rp 20,000,000,000 with the aim to to finance hospital renovation. This facility is due at 25 August 2034.

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PT BUNDAMEDIK Tbk DAN ENTITAS ANAKNYA
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21. **UTANG BANK** (Lanjutan)

Utang bank jangka panjang (Lanjutan)

PT Bank Mandiri (Persero) Tbk ("Mandiri") (Lanjutan)

PT Morula Bunda Dewata ("MBD")

MBD memperoleh fasilitas kredit pada tanggal 15 Juni 2023 dari Mandiri dengan batas kredit senilai Rp 80.000.000.000. Tingkat suku bunga 7,25% per tahun dengan rincian sebagai berikut:

a. Term Loan

Kredit investasi dengan limit kredit sebesar Rp 70.000.000.000 dengan tujuan penggunaan untuk pembiayaan arus kas untuk pengembangan usaha Rumah Sakit Morula Bunda Dewata Bali. Jatuh tempo fasilitas ini pada tanggal 15 Juni 2035.

b. Bank Garansi

Bank Garansi dengan limit kredit sebesar Rp 10.000.000.000 dengan tujuan penggunaan sebagai jaminan pembayaraan (*payment bond*) atas penyewaan Gedung kepada PT Agung Panorama Propertindo. Jatuh tempo fasilitas ini pada tanggal 15 Juni 2035.

PT Diagnos Laboratorium Utama Tbk ("DGNS")

Berdasarkan akta perjanjian kredit No. 61 tanggal 26 Juli 2023. DGNS memperoleh Kredit Investasi (KI) Mandiri untuk tujuan pembiayaan pengembangan gedung kantor dan laboratorium dengan maksimal pinjaman sebesar Rp 50.000.000.000 adalah sebagai berikut :

a*. Fasilitas Kredit Investasi (KI) *Tranche I

Kredit Investasi (KI) dengan limit sebesar Rp 30.000.000.000 dan Tingkat suku bunga mengambang sebesar 7.25% per tahun dengan jangka waktu 132 bulan terhitung sejak tanggal penandatanganan Perjanjian pada 26 Juli 2023 sampai dengan 25 Juli 2034. Fasilitas ini dikenakan biaya provisi sebesar 0,10% dan biaya administrasi sebesar Rp 20.000.000.

b. Fasilitas Kredit Investasi (KI) *Tranche II*

Kredit Investasi (KI) dengan limit sebesar Rp 20.000.000.000 dan Tingkat suku bunga mengambang sebesar 7,25% per tahun dengan jangka waktu 132 bulan terhitung sejak tanggal penandatanganan Perjanjian pada 26 Juli 2023 sampai dengan 25 Juli 2034. Fasilitas ini dikenakan biaya provisi sebesar 0,10% dan biaya administrasi sebesar Rp 20.000.000.

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*21. **BANK LOAN** (Continued)*

***Long-term bank loan** (Continued)*

PT Bank Mandiri (Persero) Tbk ("Mandiri") (Continued)

PT Morula Bunda Dewata ("MBD")

MBD obtained credit facility on 15 June 2023 from Mandiri with maximum credit limit of Rp 80,000,000,000 The credit facility bears interests of 7.25% per annum with details as follows:

a. Term Loan

The investment credit with a credit limit of Rp 70,000,000,000 with the aim to fund the gap in cash flow for Morula Bunda Dewata Hospital's business development. This facility is due at 15 June 2035.

b. Bank Guarantee

The investment credit with a credit limit of Rp 10,000,000,000 as a collateral (payment bond) for a lease to PT Agung Panorama Propertindo. This facility is due at 15 June 2035.

PT Diagnos Laboratorium Utama Tbk ("DGNS")

Based on deed of Credit Agreement No. 61 dated 26 July 2023. DGNS obtained Investment Credit from Mandiri to finance office building and laboratory's development with credit limit amounting to Rp 50,000,000,000 with following:

a. Investment Loan (KI) I Facilities

The investment credit with credit limit amounting to Rp 30,000,000,000 and flowting rate at 7.25% per annum for a period of 132 months commencing from signing date agreement of 26 July 2023 to 25 July 2034. This facility charges a provision fee at 0.10% and Rp 20,000,000 administrative charges.

b. Investment Loan (KI) I Facilities

The investment credit facility with credit limit amounting to Rp 20,000,000,000 and floating rate at 7.25% per annum for a period of 132 months commencing from signing date agreement of 26 July 2023 to 25 July 2034. This facility charges a provision fee at 0.10% and Rp 20,000,000 administrative charges.

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21. **UTANG BANK** (Lanjutan)

Utang bank jangka panjang (Lanjutan)

PT Bank Mandiri (Persero) Tbk ("Mandiri") (Lanjutan)

Jangka waktu *availability period* dan *grace period* adalah 12 bulan terhitung mulai tanggal penandatanganan perjanjian kredit.

Perjanjian pinjaman Grup mencakup persyaratan tertentu antara lain membatasi hak Entitas Anak untuk mengubah Anggaran Dasar dan susunan Direksi dan Komisaris. menambah utang bank. *leasing* dan lembaga keuangan lainnya selain utang yang sudah ada dan melakukan pembayaran dividen kepada pemegang saham. Perjanjian tersebut mengharuskan Entitas Anak untuk mempertahankan rasio keuangan tertentu yang dihitung berdasarkan laporan keuangan konsolidasian sebagai berikut:

i. *Current Ratio* > 100%;
ii. *Debt Service Equity Ratio* (EBITDA/(Kewajiban pokok selama 12 bulan + bunga) > 100% sejak tahun 2024;
iii. *Debt Equity Ratio (Interest bearing debt/Equity)* maksimum 4 kali;
iv. Ekuitas positif.

Fasilitas utang bank Grup tersebut dijamin dengan jaminan sebagai berikut:

- Tanah dan bangunan di Kelurahan Gondangdia. Kecamatan Menteng. Jakarta. dengan SHGB No.498/Gondangdia atas nama Perusahaan dengan total seluas 893 m2;
- Tanah dan bangunan di Kelurahan Gondangdia. Kecamatan Menteng. Kota Jakarta. dengan SHGB No.1504/Gondangdia atas nama Perusahaan dengan total seluas 575 m2;
- Tanah dan bangunan di Kelurahan Gondangdia. Kecamatan Menteng. Kota Jakarta. dengan SHGB No.1541/Gondangdia atas nama Perusahaan dengan total seluas 541 m2;
- Tanah dan bangunan di Kelurahan Gondangdia. Kecamatan Menteng. Kota Jakarta. dengan SHGB No.1542/Gondangdia atas nama Perusahaan dengan total seluas 1.273 m2;
- Tanah dan bangunan di Kelurahan Gondangdia. Kecamatan Menteng. Kota Jakarta. dengan SHGB No.1305/Gondangdia atas nama Perusahaan dengan total seluas 1.005 m2;
- Tanah dan bangunan di Kelurahan Gondangdia. Kecamatan Menteng. Kota Jakarta. dengan SHGB No.1320/Gondangdia atas nama PT Morula Indonesia dengan total seluas 969 m2;
- Tanah dan bangunan di Kelurahan Gondangdia. Kecamatan Menteng. Kota Jakarta. dengan SHGB No.1327/Gondangdia atas nama Perusahaan dengan total seluas 971 m2; Tanah dan bangunan di Kelurahan Gondangdia. Kecamatan Menteng. Kota Jakarta. dengan SHGB No.1329/Gondangdia atas nama Perusahaan dengan total seluas 910 m2;

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21. ***BANK LOAN*** *(Continued)*

Long-term bank loan *(Continued)*

PT Bank Mandiri (Persero) Tbk ("Mandiri") (Continued)

The availability period and grace period are 12 months starting from the date of signing the credit agreement.

The Group loan agreement includes certain requirements. including limiting the right of the Subsidiary to change the Articles of Association and the composition of the Board of Directors and Commissioners. adding to the debt of banks. leasing and other financial institutions in addition to existing debts and making dividend payments to shareholders. The Agreement requires the Subsidiary to maintain certain financial ratios calculated under the following consolidated financial statements:

i. Current Ratio ≥ 100%;
ii. Debt Service Equity Ratio (EBITDA/(12 months installment + interest) ≥ 100% starting year 2024;
iii. Debt Equity Ratio (Interest bearing debt/Equity) maximum 4 times;
iv. *Positive equity.*

The Group's bank loans facility is guaranteed with the following guarantees:

- *Land and buildings in Gondangdia Village. Menteng District. Jakarta City. with SHGB No.498/ Gondangdia on behalf of the Company with a total area of 893 m2;*
- *Land and buildings in Gondangdia Village. Menteng District. Jakarta City. with SHGB No.1504/ Gondangdia on behalf of the Company with a total area of 575 m2;*
- *Land and buildings in Gondangdia Village. Menteng District. Jakarta City. with SHGB No.1541/ Gondangdia on behalf of the Company with a total area of 541 m2;*
- *Land and buildings in Gondangdia Village. Menteng District. Jakarta City. with SHGB No.1542/ Gondangdia on behalf of the Company with a total area of 1.273 m2;*
- *Land and buildings in Gondangdia Village. Menteng District. Jakarta City. with SHGB No.1305/Gondangdia on behalf of the Company with a total area of 1.005 m2;*
- *Land and buildings in Gondangdia Village. Menteng District. Jakarta City. with SHGB No.1320 / Gondangdia on behalf of PT Morula Indonesia with a total area of 969 m2;*
- *Land and buildings in Gondangdia Village. Menteng District. Jakarta City. with SHGB No.1327/Gondangdia on behalf of the Company with a total area of 971 m2; Buildings in Gondangdia Village. Menteng District. Jakarta City. with SHGB No.1329/ Gondangdia on behalf of the Company with a total area of 910 m2;*

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21. **UTANG BANK** (Lanjutan)

Utang bank jangka panjang (Lanjutan)

PT Bank Mandiri (Persero) Tbk ("Mandiri") (Lanjutan)

Fasilitas utang bank tersebut dijamin dengan jaminan sebagai berikut: (Lanjutan)

- Tanah dan bangunan di Kelurahan Gondangdia. Kecamatan Menteng. Kota Jakarta. dengan SHGB No.1330/Gondangdia atas nama Perusahaan dengan total seluas 350 m2;
- Tanah dan bangunan di Kelurahan Pondok Cina. Kecamatan Beji. Kota Depok. Propinsi Jawa Barat dengan SHGB No.51/Pondok-Cina atas nama Perusahaan dengan total seluas 296 m2;
- Tanah dan bangunan di Kelurahan Pondok Cina. Kecamatan Beji. Kota Depok. Propinsi Jawa Barat dengan SHGB No.00055/Pondok-Cina atas nama Perusahaan dengan total seluas 44 m2;
- Tanah dan bangunan di Kelurahan Pondok Cina. Kecamatan Beji. Kota Depok. Propinsi Jawa Barat dengan SHGB No.00056/Pondok-Cina atas nama Perusahaan dengan total seluas 44 m2;
- Tanah dan bangunan di Kelurahan Pondok Cina. Kecamatan Beji. Kota Depok. Propinsi Jawa Barat dengan SHGB No.00057/Pondok-Cina atas nama Perusahaan dengan total seluas 55 m2;
- Tanah dan bangunan di Kelurahan Pondok Cina. Kecamatan Beji. Kota Depok. Propinsi Jawa Barat dengan SHGB No.00058/Pondok-Cina atas nama Perusahaan dengan total seluas 42 m2;
- Tanah dan bangunan di Kelurahan Pondok Cina. Kecamatan Beji. Kota Depok. Propinsi Jawa Barat dengan SHGB No.00059/Pondok-Cina atas nama Perusahaan dengan total seluas 87 m2;
- Tanah dan bangunan di Kelurahan Pondok Cina. Kecamatan Beji. Kota Depok. Propinsi Jawa Barat dengan SHGB No.61/Pondok-Cina atas nama Perusahaan dengan total seluas 291 m2;
- Tanah dan bangunan di Kelurahan Pondok Cina. Kecamatan Beji. Kota Depok. Propinsi Jawa Barat dengan SHGB No.62/Pondok-Cina atas nama Perusahaan dengan total seluas 430 m2;
- Tanah dan bangunan di Kelurahan Pondok Cina. Kecamatan Beji. Kota Depok. Propinsi Jawa Barat dengan SHGB No.134/Pondok-Cina atas nama Perusahaan dengan total seluas 138 m2;
- Tanah dan bangunan di Kelurahan Pondok Cina. Kecamatan Beji. Kota Depok. Propinsi Jawa Barat dengan SHGB No.135/Pondok-Cina atas nama Perusahaan dengan total seluas 305 m2;
- Tanah dan bangunan di Kelurahan Pondok Cina. Kecamatan Beji. Kota Depok. Propinsi Jawa Barat dengan SHGB No.136/Pondok-Cina atas nama Perusahaan dengan total seluas 340 m2;
- Tanah dan bangunan di Kelurahan Pondok Cina. Kecamatan Beji. Kota Depok. Propinsi Jawa Barat dengan SHGB No.137/Pondok-Cina atas nama Perusahaan dengan total seluas 42 m2;

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*21. **BANK LOAN** (Continued)*

***Long-term bank loan** (Continued)*

PT Bank Mandiri (Persero) Tbk ("Mandiri") (Continued)

Bank loans facility is guaranteed with the following guarantees: (Continued)

- *Land and buildings in Gondangdia Village. Menteng District. Jakarta City. with SHGB No.1330/Gondangdia on behalf of the Company with a total area of 350 m2;*
- *Land and buildings in Pondok Cina Village. Beji District. Depok City. West Java Province with SHGB No.51/ Pondok-Cina on behalf of the Company with a total area of 296 m2;*
- *Land and buildings in Pondok Cina Village. Beji District. Depok City. West Java Province with SHGB No.00055/Pondok-Cina on behalf of the Company with a total area of 44 m2;*
- *Land and buildings in Pondok Cina Village. Beji District. Depok City. West Java Province with SHGB No.00056/Pondok-Cina on behalf of the Company with a total area of 44 m2;*
- *Land and buildings in Pondok Cina Village. Beji District. Depok City. West Java Province with SHGB No. 00057/Pondok-Cina on behalf of the Company with a total area of 55 m2;*
- *Land and buildings in Pondok Cina Village. Beji District. Depok City. West Java Province with SHGB No.00058/Pondok-Cina on behalf of the Company with a total area of 42 m2;*
- *Land and buildings in Pondok Cina Village. Beji District. Depok City. West Java Province with SHGB No.00059/Pondok-Cina on behalf of the Company with a total area of 87 m2;*
- *Land and buildings in Pondok Cina Village. Beji District. Depok City. West Java Province with SHGB No.61/ Pondok-China on behalf of the Company with a total area of 291 m2;*
- *Land and buildings in Pondok Cina Village. Beji District. Depok City. West Java Province with SHGB No.62/ Pondok-China on behalf of the Company with a total area of 430 m2;*
- *Land and buildings in Pondok Cina Village. Beji District. Depok City. West Java Province with SHGB No.134/Pondok-Cina on behalf of the Company with a total area of 138 m2;*
- *Land and buildings in Pondok Cina Village. Beji District. Depok City. West Java Province with SHGB No.135/ Pondok-Cina on behalf of the Company with a total area of 305 m2;*
- *Land and buildings in Pondok Cina Village. Beji District. Depok City. West Java Province with SHGB No.136/Pondok-Cina on behalf of the Company with a total area of 340 m2;*
- *Land and buildings in Pondok Cina Village. Beji District. Depok City. West Java Province with SHGB No.137/Pondok-Cina on behalf of the Company with a total area of 42 m2;*

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21. **UTANG BANK** (Lanjutan)

Utang bank jangka panjang (Lanjutan)

PT Bank Mandiri (Persero) Tbk ("Mandiri") (Lanjutan)

Fasilitas utang bank tersebut dijamin dengan jaminan sebagai berikut: (Lanjutan)

- Tanah dan bangunan di Kelurahan Pondok Cina. Kecamatan Beji. Kota Depok. Propinsi Jawa Barat dengan SHGB No.138/Pondok-Cina atas nama Perusahaan dengan total seluas 310 m2;
- Tanah dan bangunan di Kelurahan Pondok Cina. Kecamatan Beji. Kota Depok. Propinsi Jawa Barat dengan SHGB No.139/Pondok-Cina atas nama Perusahaan dengan total seluas 102 m2;
- Tanah dan bangunan di Kelurahan Pondok Cina. Kecamatan Beji. Kota Depok. Propinsi Jawa Barat dengan SHGB No.140/Pondok-Cina atas nama Perusahaan dengan total seluas 367 m2;
- Tanah dan bangunan di Kelurahan Pondok Cina. Kecamatan Beji. Kota Depok. Propinsi Jawa Barat dengan SHGB No.141/Pondok-Cina atas nama Perusahaan dengan total seluas 1.373 m2;
- Tanah dan bangunan di Kelurahan Gondangdia. Kecamatan Menteng. Kota Jakarta. dengan SHGB No.421/Gondangdia atas nama Ietje Ika S. Rizal Sini. Ivan Rizal Sini. Insinyur Mesha Rizal Sini. Renobulan Rizal Sini Suheimi dan Rito Alam Rizal Sini dengan total seluas 90 m2;
- Tanah dan bangunan di Kelurahan Gondangdia. Kecamatan Menteng. Kota Jakarta. dengan SHGB No.343/Gondangdia atas nama Ietje Ika S. Rizal Sini. Ivan Rizal Sini. Insinyur Mesha Rizal Sini. Renobulan Rizal Sini Suheimi dan Rito Alam Rizal Sini dengan total seluas 803 m2;
- Rumah Sakit BMC. entitas anak. yang terletak di Jalan Proklamasi Nomor 31-37. Ganting Parak Gadang. Kecamatan Padang Timur. Kota Padang. Sumatera Barat;
- 19 Unit Apartemen Atlanta Residence di Jalan Margonda Raya. No. 28. Kelurahan Pondok Cina. Kecamatan Beji. Depok. atas nama PT Agung Multi Berjaya yang kemudian akan ditindaklanjuti baliknama ke atas nama PT Bundamedik Tbk
- Tanah dan Bangunan Rumah Sakit yang diakuisisi dan/atau saham Rumah Sakit diakuisisi yang akan dibiayai oleh fasilitas Kredit Investasi.
- *Corporate Guarantee* dan *Deficit Cashflow Guarantee* atas nama PT Bundamedik Tbk

PT Bank Syariah Indonesia Tbk ("BSI")

PT Bunda Minang Citra ("BMC")

Sejak tahun 2019. BMC. entitas anak. mengadakan perjanjian anjak piutang dengan BSI (dahulu PT Bank Syariah Mandiri). berupa fasilitas akad Wakalah bil Ujroh dan Qardh. Maskimum nominal fasilitas anjak piutang berdasarkan *invoice* yang diserahkan oleh BMC kepada Bank. Jangka waktu fasilitas akan jatuh tempo tidak lebih dari 90 hari setelah akad disetujui kedua pihak.

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21. ***BANK LOAN*** *(Continued)*

Long-term bank loan *(Continued)*

PT Bank Mandiri (Persero) Tbk ("Mandiri") (Continued)

Bank loans facility is guaranteed with the following guarantees: (Continued)

- *Land and buildings in Pondok Cina Village. Beji District. Depok City. West Java Province with SHGB No.138/ Pondok-China on behalf of the Company with a total area of 310 m2;*
- *Land and buildings in Pondok Cina Village. Beji District. Depok City. West Java Province with SHGB No.139/ Pondok-China on behalf of the Company with a total area of 102 m2;*
- *Land and buildings in Pondok Cina Village. Beji District. Depok City. West Java Province with SHGB No.140/ Pondok-China on behalf of the Company with a total area of 367 m2;*
- *Land and buildings in Pondok Cina Village. Beji District. Depok City. West Java Province with SHGB No.141/ Pondok-China on behalf of the Company with a total area of 1.373 m2;*
- *Land and buildings in Gondangdia Village. Menteng District. Jakarta City. with SHGB No.421/Gondangdia on behalf of Ietje Ika S. Rizal Sini. Ivan Rizal Sini. Insinyur Mesha Rizal Sini. Renobulan Rizal Sini Suheimi and Rito Alam Rizal Sini with a total area of 90 m2;*
- *Land and buildings in Gondangdia Village. Menteng District. Jakarta City. with SHGB No.343/Gondangdia on behalf of Ietje Ika S. Rizal Sini. Ivan Rizal Sini. Engineer Mesha Rizal Sini. Renobulan Rizal Sini Suheimi and Rito Alam Rizal Sini with a total area of 803 m2;*
- *BMC Hospital. a subsidiary. located on Jalan Proklamasi Number 31-37. Ganting Parak Gadang. East Padang District. Padang City. West Sumatra;*
- *19 Atlanta Residence Apartment Units on Jalan Margonda Raya. No. 28. Pondok Cina Village. Beji District. Depok. on behalf of PT Agung Multi Berjaya which subsequently will be transferred on behalf of PT Bundamedik Tbk.*
- *Acquired Hospital Land and Buildings and/or acquired Hospital shares to be financed by investment credit facilities.*
- *Corporate Guarantee* and *Deficit Cashflow Guarantee on behalf of PT Bundamedik Tbk*

PT Bank Syariah Indonesia Tbk ("BSI")

PT Bunda Minang Citra ("BMC")

Since 2019. BMC. the subsidiary entered into a factoring agreement with BSI (formerly PT Bank Syariah Mandiri). Wakalah bil Ujroh and Qardh contract facilities. The maximum nominal factoring facility is based on invoices submitted by the BMC to the Bank. The term of the facility will mature no later than 90 days after the agreement is agreed by both parties.

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21. **UTANG BANK** (Lanjutan)

Utang bank jangka panjang (Lanjutan)

PT Bank Syariah Indonesia Tbk ("BSI") (Lanjutan)

PT Bunda Minang Citra ("BMC") (Lanjutan)

Berikut adalah fasilitas utang bank jangka panjang yang dimiliki BMC dari PT Bank Syariah Indonesia Tbk (Dahulu PT Bank BNI Syariah) ("BNIS"):

Bank	Fasilitas Pinjaman/ *Credit facility*	Nomor perjanjian/ *Agreement number*	Jangka Waktu/ *Period* Awal/*Start*	Akhir/*End*	*Maksimum Pinjaman/ Credit limit*	Bagi hasil/ *Margin sharing*
BSI	Murabahah	PGS/075/2012/MRBH	25/04/12	25/04/19	3.000.000.000	1.907.500.000
	Murabahah	PGS/041-I/2014/MRBH/BFM/BNIS	06/03/14	05/10/20	1.395.000.000	793.948.538
	Murabahah	PGS/041-II/2014/MRBH/BFM/BNIS	14/03/14	13/03/21	1.860.000.000	1.070.124.169
	Murabahah	128/MRB809/88400/X/15	13/10/15	12/09/19	1.036.071.057	310.472.681
	Murabahah	147/MRB809/88400/XI/15	20/11/15	19/11/19	441.510.480	132.105.831
	Murabahah Investasi/ *Investment Murabahah*	PGS/07/504A/R	25/09/16	25/08/21	834.000.000	314.001.000
	Murabahah	BNISY/CRD/486/R	25/01/17	25/12/24	15.000.000.000	9.001.521.490
	Murabahah Investasi/ *Investment Murabahah*	009/MRB809/88400/I/17	16/01/17	15/01/25	1.047.776.173	628.760.735
	Murabahah Investasi/ *Investment Murabahah*	044/MRB809/88400/III/17	17/03/17	16/03/25	1.635.543.246	980.265.445
	Murabahah Investasi/ *Investment Murabahah*	091/MRB809/88400/VI/17	19/06/17	18/06/25	1.130.593.399	678.452.783
	Murabahah Investasi/ Investment Murabahah	131/MRB809/884000/X/17	19/11/17	18/10/25	1.188.000.000	712.901.454
	Murabahah	018/MRB809/81500/II/18	23/03/18	22/12/21	1.188.000.000	712.901.454
	Murabahah Investasi/ *Investment Murabahah*	PGS/07/030/R	25/01/18	25/12/22	4.500.000.000	1.608.831.129
	Murabahah	BNISy/PGS/07/582/R	25/09/18	25/08/23	2.412.922.781	663.125.460
	Murabahah Investasi/ *Investment Murabahah*	BNISy/PGS/07/585/R	25/10/18	25/09/25	5.600.000.000	2.209.196.966

Fasilitas utang bank tersebut dijamin dengan jaminan sebagai berikut:
- Investasi Terikat Mandiri Syariah (ITSM) sebesar Rp 17.000.000.000.
- Deposito sebesar Rp 273.552.981.

Pada tanggal pelaporan keuangan, Grup telah memenuhi seluruh persyaratan atas utang bank.

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*21. **BANK LOAN** (Continued)*

***Long-term bank loan** (Continued)*

PT Bank Syariah Indonesia Tbk ("BSI") (Continued)

***PT Bunda Minang Citra ("BMC")** (Continued)*

BMC's long-term bank loans facilities from PT Bank Syariah Indonesia Tbk (Formerly PT Bank BNI Syariah) ("BNIS") are as follows:

The bank loan facilities is secured by collateral as follows:
- *Investasi Terikat Mandiri Syariah (ITSM) amounted to Rp 17,000,000,000.*
- *Deposits amounted to Rp 273,552,981.*

As at reporting date, the Group has fulfilled all the required covenants of the bank loans.

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22. IMBALAN PASCA-KERJA

Grup menghitung imbalan pasca-kerja untuk karyawan sesuai dengan UU Cipta Kerja No. 11/2020. Jumlah karyawan Grup yang berhak diperhitungkan untuk imbalan pasca-kerja tersebut adalah 1.566 dan 1.579 karyawan masing-masing untuk tahun 2025 dan 2024. Jumlah ini tidak diaudit.

Nilai yang termasuk dalam laporan posisi keuangan konsolidasian yang berasal dari Grup sehubungan dengan liabilitas imbalan pasca-kerja adalah sebagai berikut:

	31 Desember 2025/ *31 December 2025*	31 Desember 2024/ *31 December 2024*	
Nilai kini kewajiban yang tidak didanai	34.552.286.808	29.627.155.160	*Present value of unfunded obligations*

Beban imbalan pasca-kerja yang dibebankan di laporan laba rugi dan penghasilan komprehensif lain konsolidasian adalah:

	31 Desember 2025/ *31 December 2025*	31 Desember 2024/ *31 December 2024*	
Biaya jasa kini	6.564.695.090	4.235.768.217	*Current service costs*
Biaya bunga	1.965.875.754	1.540.345.263	*Interest costs*
Biaya terminasi	1.303.577.394	-	*Termination cost*
Biaya jasa lalu	60.080.798	1.917.135.212	*Prior service costs*
Dampak kurtaimen	(38.918.503)	(348.065.116)	*Kurtailment effect*
Jumlah	9.855.310.533	7.345.183.576	***T o t a l***

Mutasi nilai kini liabilitas yang tidak didanai selama tahun berjalan adalah sebagai berikut:

	31 Desember 2025/ *31 December 2025*	31 Desember 2024/ *31 December 2024*	
Saldo awal	29.627.155.160	25.063.931.536	*Beginning balance*
Beban tahun berjalan (Catatan 29)	9.855.310.533	7.345.183.576	*Current year expenses (Note 29)*
Pendapatan komprehensif lain	(2.581.070.789)	2.004.583.162	*Other comprehensive income*
Realisasi pembayaran manfaat	(5.099.294.492)	(4.786.543.114)	*Realisation of benefit payment*
Penyesuaian	2.750.186.396	-	*Adjustment*
Saldo akhir	34.552.286.808	29.627.155.160	***Ending balance***

Liabilitas imbalan pasca-kerja tahun 2025 dan 2024 dicatat berdasarkan perhitungan aktuaris independen masing-masing oleh Kantor Konsultan Aktuaria Santhi Devi dan Ardianto Handoyo dan Kantor Konsultan Aktuaria Steven & Mourits dan Kantor Konsultan Aktuaria Budi Ramdani dan Kantor Konsultan Aktuaria Tubagus Syafrial & Amran Nangasan dengan menggunakan metode *Projected Unit Credit* sesuai dengan laporan perhitungan Aktuaria.

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22. POST-EMPLOYMENT BENEFITS

The Group calculate post-employment benefit for qualifying employees in accordance with Labor Law No. 11/2020. The total number of employees of the Group entitled to the benefits are 1,566 and 1,579 employees for 2025 and 2024, respectively. These figures were unaudited.

The amounts included in the consolidated statements of financial position arising from the Group's obligation in respect of these post-employment benefits are as follows:

Amounts charged in the consolidated statements of profit or loss and other comprehensive income in respect of these post-employment benefits are as follows:

The movements in the present value of unfunded obligations in the current year were as follows:

Post-employment benefit liabilities in 2025 and 2024 are recorded based on an independent actuary calculation by Kantor Konsultan Aktuaria Santhi Devi and Ardianto Handoyo and Kantor Konsultan Aktuaria Steven & Mourits and Kantor Konsultan Aktuaria Budi Ramdani and Kantor Konsultan Aktuaria Tubagus Syafrial & Amran Nangasan, respectively, using the Projected Unit Credit method in accordance with the Actuarial calculation report.

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22. IMBALAN PASCA-KERJA (Lanjutan) / *POST-EMPLOYMENT BENEFITS (Continued)*

Berikut adalah asumsi-asumsi akturia yang digunakan dalam menentukan liabilitas imbalan kerja di 2025 dan 2024:

The following are the assumptions of acturia used in determining the liability for employee benefits in 2025 and 2024:

	31 Desember 2025/ *31 December 2025*	31 Desember 2024/ *31 December 2024*	
Tingkat diskonto	6.25% - 7.13%	6.88% - 7.14%	*Discount rate*
Tingkat kenaikan gaji	4.50% - 5.50%	4.50% - 5.50%	*Salary increment rate*
Tingkat kematian	TMI IV (2019)	TMI IV (2019)	*Mortality rate*
Usia pensiun normal	59 - 60	59 - 60	*Normal retirement age*

Sensitivitas imbalan pasca-kerja terhadap asumsi utama adalah:

The sensitivity of the post-employment benefits to the changes in key assumptions:

	Diskonto/ *Discounted*	Perubahan nilai kini kewajiban/ *Changes in the present value of liabilities*	Kenaikan gaji/ *Salary increases*	Perubahan nilai kini kewajiban/ *Changes in the present value of liabilities*	
Digunakan/ *be used*					
Naik 1%/*up 1%*	1%	Turun/ *Decrease*	3.869.179.982	Naik/ *Increase*	(2.862.626.423)
Turun 1%/*down 1%*	1%	Naik/ *Increase*	(2.951.317.923)	Turun/ *Decrease*	3.827.784.155

Analisis sensitivitas yang disajikan di atas mungkin tidak mewakili perubahan yang sebenarnya dalam imbalan pasca-kerja mengingat bahwa perubahan asumsi terjadinya tidak terisolasi satu sama lain karena beberapa asumsi tersebut mungkin berkorelasi.

The sensitivity analysis presented above may not be representative of the actual change in the post-employment benefits as it is unlikely that the change in assumptions would occur in isolation of one another as some of the assumptions may be correlated.

23. MODAL SAHAM / *SHARE CAPITAL*

Susunan pemegang saham Perusahaan pada tanggal 31 Desember 2025 dan 2024, adalah sebagai berikut:

The composition of the Company's shareholders as of 31 December 2025 and 2024, are as follows:

Pemegang saham	Ditempatkan dan Disetor Penuh/ *Issued and Fully Paid* — Jumlah saham/ *Total shares*	Persentase kepemilikan/ *percentage of ownership*	Jumlah/ *Total*	*Shareholders*
PT Bunda Investama Indonesia	4.935.430.900	57.37%	98.708.618.000	PT Bunda Investama Indonesia
Akasya Investment	421.416.176	4.90%	8.428.323.520	Akasya Investment
Komisaris dan Direksi				Commissioner and Director
dr Ivan Rizal Sini. SpOG	278.600.000	3.24%	5.572.000.000	*dr Ivan Rizal Sini. SpOG*
Ir. Mesha Rizal Sini. M. Eng.Sc.	278.600.000	3.24%	5.572.000.000	*Ir. Mesha Rizal Sini. M. Eng.Sc.*
Rito Alam Rizal Sini. S.E.	278.600.000	3.24%	5.572.000.000	*Rito Alam Rizal Sini. S.E.*
Renobulan Rizal Sini Suheimi. S.Psi	207.786.000	2.42%	4.155.720.000	*Renobulan Rizal Sini Suheimi. S.Psi*
Ietje Ika S Rizal Sini	157.865.000	1.83%	3.157.300.000	*Ietje Ika S Rizal Sini*
Masyarakat (masing-masing dibawah 1%)	2.045.118.100	23.76%	40.902.362.000	*Public (each below 1%)*
Jumlah	8.603.416.176	100%	172.068.323.520	***T o t a l***

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23. **MODAL SAHAM** (Lanjutan)

Berdasarkan Akta No. 60 tanggal 9 Maret 2021 dari Jose Dima Satria. S.H., M.Kn, notaris di Jakarta, para pemegang saham menyatakan dan memutuskan antara lain hal-hal sebagai berikut:

a. Perubahan nilai nominal saham Perusahaan dari semula sebesar Rp 1.000.000 per saham menjadi Rp 20 per saham;
b. Rencana Perusahaan untuk melakukan Penawaran Umum Saham-saham Perdana Perusahaan (IPO);
c. Pengeluaran saham dalam simpanan atau portepel Perusahaan dalam jumlah sebanyak-banyaknya 620.000.000 saham dengan nilai nominal Rp 20 per saham (selanjutnya disebut "Saham Baru") untuk ditawarkan kepada masyarakat melalui IPO dengan memperhatikan ketentuan perundang-undangan yang berlaku termasuk tetapi tidak terbatas pada peraturan-peraturan Pasar Modal dan Bursa Efek Indonesia (BEI);
d. Program *Employee Stock Allocation* (ESA) dan mengalokasikan sebanyak-banyaknya sebesar 5.000.000 saham atau 0,8% dari seluruh saham yang ditawarkan.

Akta perubahan ini telah disetujui oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam surat keputusannya No. AHU-0046709.AH.01.11.Tahun 2021 tanggal 12 Maret 2021.

Manajemen modal

Grup secara teratur meninjau dan mengelola struktur permodalannya untuk memastikan struktur dan pengembalian pemegang saham yang optimal. dengan mempertimbangkan persyaratan modal masa depan Perusahaan dan efisiensi modal. profitabilitas yang berlaku dan proyeksi. arus kas operasi yang diproyeksikan. pengeluaran modal yang diproyeksikan. dan proyeksi peluang investasi strategis. Tidak ada perubahan yang dibuat dalam tujuan. kebijakan atau proses manajemen modal selama tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024.

Menurut Undang-Undang Perseroan Terbatas No. 40/2007. Perusahaan diharuskan untuk membuat penyisihan cadangan wajib sekurang-kurangnya 20% dari modal dasar Perusahaan yang ditempatkan dan disetor penuh. Pada tanggal 31 Desember 2025 dan 2024. Perusahaan belum menempatkan cadangannya.

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23. ***SHARE CAPITAL*** *(Continued)*

Based on Notarial Deed No. 60 dated 9 March 2021 of Jose Dima Satria, S.H., M.Kn., notary in Jakarta. the shareholders declare and decide par value shares of the Company the following:

a. Changed par value shares of the Company from Rp 1,000,000 into Rp 20 per share;
b. The Company's plan to conduct a public offering of the Company's shares Initial Public Offering (IPO);
c. Issuance of the Company's shares in porteple or portfolios with maximum number of 620,000,000 shares with nominal value Rp 20 per share (hereinafter referred to as "New Shares") to be offered to the public through IPO with due observance of the prevailing laws and regulations. including but not limited to the Capital Market and Indonesia Stock Exchange (IDX) regulations;
d. Employee Stock Allocation (ESA) program with maximum number of 5,000,000 shares or 0.8% of all shares offered.

The deed of amendment has been received and registered by the Minister of Law and Human Rights of the Republic of Indonesia in his Decision Letter No. AHU-0046709.AH.01.11.Tahun 2021 dated 12 March 2021.

Capital management

The Group regularly reviews and manages its capital structure to ensure optimal structure and shareholder returns. taking into consideration the future capital requirements of the Company and capital efficiency. prevailing and projected profitability. projected operating cash flows. projected capital expenditures and projected strategic investment opportunities. No changes were made in the objectives. policies or processes of capital management during the years ended 31 December 2025 and 2024.

According to Limited Liability Company No. 40/2007. The Company is required to reserve at least 20% of the issued and fully paid authorized capital of the Company. As of 31 December 2025 and 2024. the Company has not determined its reserves.

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24. TAMBAHAN MODAL DISETOR / *ADDITIONAL PAID-IN CAPITAL*

Akun ini terdiri dari: / *This account represents as follows:*

	31 Desember 2025/ *31 December 2025*	31 Desember 2025/ *31 December 2025*	
Agio saham	1.679.146.625	1.679.146.625	*Agio*
Selisih nilai transaksi restrukturisasi entitas sepengendali	137.862.420.330	137.901.023.439	*Difference transaction value with entities under common control*
Agio sebagai hasil penawaran umum saham perdana	347.302.048.450	347.302.048.450	*Premium on stock from Initial Public Offering*
Pengampunan pajak	69.792.813.839	69.792.813.839	*Tax amnesty*
Jumlah	556.636.429.244	556.675.032.353	***T o t a l***

Agio Saham

Akun ini merupakan selisih yang timbul atas penerimaan yang diterima dari Perseroan dan entitas anak dengan nilai saham yang diterbitkan.

Agio

This account represents difference arised from fund received from issuance of share with its par value of paid-in and fully paid capital.

Selisih Nilai Transaksi Restrukturisasi Entitas Sepengendali

Akun ini tediri dari selisih yang timbul atas akuisisi kepentingan nonpengendali yang merupakan pihak berelasi pada saham PT Morula Indonesia tahun 2020 dan tambahan saham PT Diagnos Laboratorium Utama Tbk tahun 2024.

Difference Transaction Value with Entities Under Common Control

This account represents difference arised from acquisition of non-controlling interests portion whose related party in shares of PT Morula Indonesia in 2020 and addition shares in PT Diagnos Laboratorium Utama Tbk in 2024.

Pengampunan Pajak

Pada tahun 2017, mengacu pada penerapan PSAK 370 – Akuntansi Aset dan Liabilitas Pengampunan Pajak. Grup mencatat tambahan modal disetor atas aset pengampunan pajak total sebesar Rp 69.792.813.839.

Tax Amnesty

In 2017, as referred to PSAK 370 Accounting for Tax Amnesty Assets and Liability. Group has adjusted additional paid-in capital arised from tax amnesty assets totaling Rp 69,792,813,839.

Agio Sebagai Hasil Penawaran Umum Saham Perdana

Pada Juli 2021, Perusahaan melakukan Penawaran Umum sebanyak 682.000.000 saham biasa dengan nilai nominal sebesar Rp 20 per saham dan harga penawaran sebesar Rp 340 per saham kepada masyarakat di Indonesia dan konversi 421.416.176 saham dari obligasi konversi. Perusahaan mencatat agio sebagai hasil penawaran umum saham perdana sebesar Rp 347.302.048.450.

Premium on Stock from Initial Public Offering

In July 2021, the Company undertook a Public Offering of 682,000,000 ordinary shares with a par value per share of Rp 20 and offering price of Rp 340 per share to the public in Indonesia and convert 421,416,176 shares of convertible bond. The Company recorded premium on stock from initial public offering amounting to Rp 347,302,048,450.

25. SALDO LABA / *RETAINED EARNINGS*

Dividen

Berdasarkan Akta Notaris Nomor 53 tanggal 15 Mei 2025 mengenai Berita Acara Rapat Umum Pemegang Saham Tahunan, para Pemegang Saham Perusahaan telah menyetujui atas deklarasi dividen kas tahun buku 2024 kepada para pemegang saham sebesar Rp 5.592.220.514. Dividen kas dibayar sepenuhnya pada 18 Juni 2025.

Dividends

Based on Notarial Deed No. 53 dated 15 May 2025, regarding the Minutes of the Annual General Meeting of Shareholders, the Shareholders of the Company have approved the declaration of cash dividends for profit year 2024 to shareholders amounting to Rp 5,592,220,514. The cash dividends were fully paid on 18 June 2025.

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25. **SALDO LABA** (Lanjutan)

Berdasarkan Akta Notaris Nomor 158 tanggal 30 Mei 2024 mengenai Berita Acara Rapat Umum Pemegang Saham Tahunan, para Pemegang Saham Perusahaan telah menyetujui atas deklarasi dividen kas tahun buku 2023 kepada para pemegang saham sebesar Rp 4.817.913.058. Dividen kas dibayar sepenuhnya pada 1 Juli 2024.

Laba Per Saham Dasar

Rincian perhitungan laba per saham adalah sebagai berikut:

25. ***RETAINED EARNINGS*** *(Continued)*

Based on Notarial Deed No. 158 dated 30 May 2024, regarding the Minutes of the Annual General Meeting of Shareholders, the Shareholders of the Company have approved the declaration of cash dividends for profit year 2023 to shareholders amounting to Rp 4,817,913,058. The cash dividends were fully paid on 1 July 2024.

Net Earning Per Share

The details of earnings per share computation are as follows:

	2025	2024	
Laba tahun berjalan yang dapat diatribusikan kepada pemilik entitas induk	12.418.961.321	11.943.515.324	*Profit for the year attributable to owners of the parent*
Jumlah saham yang beredar	7.461.134.368	7.461.134.368	*Number of shares*
Laba bersih per saham dasar	1.4	1.4	***Earnings per share***

26. **KEPENTINGAN NONPENGENDALI** / ***NON-CONTROLLING INTERESTS***

	31 Desember 2025/ *31 December 2025*						
	Saldo Awal / *Beginning balance*	**Setoran Modal / *Issuance of new shares***	**Bagian dari laba rugi / *Share of profit or loss***	**Perubahan ekuitas lainnya/ *Other equity movement***	**Penghasilan komprehensif lain/ *Other comprehensive income***	**Saldo Akhir / *Ending Balance***	
Penyertaan langsung							*Direct ownership*
Morula	298.478.062.320	-	7.835.390.913	(4.556.642.000)	513.931.867	302.270.743.100	*Morula*
BMC	94.974.817.204	-	6.674.741.556	(5.400.000.000)	1.077.256.576	97.326.815.337	*BMC*
BGP	1.459.169.324	-	966.573.063	-	(203.489.757)	2.222.252.629	*BGP*
CA	11.221.343.560	-	331.035.904	-	(803.315.857)	10.749.063.607	*CA*
BMW	(71.607.734)	-	(166.720.490)	-	29.915.436	(208.412.788)	*BMW*
PDM	312.607.031	-	64.236.355	(62.878.639)	(135.270)	313.829.477	*PDM*
VSI	450.536.465	-	(27.230)	-	-	450.509.235	*VSI*
SMB	1.493.940.201	-	443.815.475	(428.647.498)	(4.704.060)	1.504.404.120	*SMB*
BDI	(556.147.921)	-	(236.893.077)	-	(17.042.433)	(810.083.431)	*BDI*
ERI	2.007.078.758	-	(329.280.129)	-	6.185.689	1.683.984.320	*ERI*
BMD	(210.501.441)	-	(12.407.577)	-	799.501	(222.109.523)	*BMD*
PI	14.351.453	38.603.109	(29.124.746)	-	(4.663)	23.825.154	*PI*
BGPP	1.262.572.476	-	(44.400.182)	-	-	1.218.172.293	*BGPP*
BMB	25.000.000	-	-	-	-	25.000.000	*BMB*
JSM	(38.992.158.035)	-	31.239.371	-	(1.056.321)	(38.961.974.985)	*JSM*
DLU	62.358.959.749	-	1.727.011.761	-	2.893.446.243	66.979.417.753	*DLU*
BMK	28.375.298	-	(147.046)	-	21.110	28.249.361	*BMK*
MSB	-	-	(862.706)	-	-	(862.706)	*MSB*
Jumlah	434.256.398.708	38.603.109	17.795.733.673	(3.135.613.703)	(4.362.298.831)	444.592.822.953	***T o t a l***

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26. KEPENTINGAN NONPENGENDALI (Lanjutan) / *26. NON-CONTROLLING INTERESTS (Continued)*

	31 Desember 2024/ *31 December 2024*						
	Saldo Awal / *Beginning balance*	Setoran Modal / *Issuance of new shares*	Bagian dari laba rugi / *Share of profit or loss*	Perubahan ekuitas lainnya/ *Other equity movement*	Penghasilan komprehensif lain/ *Other comprehensive income*	Saldo Akhir / *Ending Balance*	
Penyertaan langsung							*Direct ownership*
Morula	77.066.805.608	103.588.000.000	977.710.448	117.809.442.890	(963.896.626)	298.478.062.320	*Morula*
BMC	89.857.606.957	-	8.097.586.484	(3.000.000.000)	19.623.763	94.974.817.204	*BMC*
BGP	4.314.844.471	-	(2.656.895.362)	-	(198.779.785)	1.459.169.324	*BGP*
CA	11.094.628.117	-	115.216.004	-	11.499.439	11.221.343.560	*CA*
BMW	121.472.714	-	(148.902.843)	-	(44.177.605)	(71.607.734)	*BMW*
PDM	242.916.999	-	69.865.154	-	(175.122)	312.607.031	*PDM*
VSI	450.563.695	-	(27.230)	-	-	450.536.465	*VSI*
SMB	1.037.843.794	-	535.809.373	(85.412.396)	5.699.430	1.493.940.201	*SMB*
BDI	(446.938.865)	-	(116.141.311)	-	6.932.255	(556.147.921)	*BDI*
ERI	2.302.898.586	-	(300.159.768)	-	4.339.940	2.007.078.758	*ERI*
BMD	(129.473.120)	-	(80.892.181)	-	(136.140)	(210.501.441)	*BMD*
PI	12.527.902	50.000.000	(48.176.641)	-	192	14.351.453	*PI*
BGPP	1.262.453.181	-	119.295	-	-	1.262.572.476	*BGPP*
BMB	25.000.000	-	-	-	-	25.000.000	*BMB*
JSM	(39.068.825.561)	-	77.335.031	-	(667.505)	(38.992.158.035)	*JSM*
DLU	62.040.368.603	-	439.496.930	-	(120.905.784)	62.358.959.749	*DLU*
BMK	38.067.756	-	(9.674.440)	-	(18.018)	28.375.298	*BMK*
Jumlah	210.222.760.837	103.638.000.000	6.952.268.943	114.724.030.494	(1.280.661.566)	434.256.398.708	***T o t a l***

27. PENDAPATAN NETO / *27. NET REVENUES*

	2025	2024	
Rumah Sakit			***Hospitals***
Rawat Inap			***Inpatient***
Obat dan perlengkapan medis	144.330.275.721	142.630.488.000	*Drugs and medical supplies*
Kamar rawat inap	87.644.208.526	88.187.710.319	*Room services*
Fasilitas rumah sakit	61.291.576.127	56.399.346.793	*Hospital's facility*
Jasa penunjang medis dan tenaga ahli	201.811.270.208	191.920.976.219	*Medical support services and professional fees*
Pendapatan administrasi dan lainnya	38.408.996.504	45.876.662.372	*Administration income and others*
Kamar operasi dan bersalin	38.107.883.532	35.679.411.271	*Operating and maternity room*
Rawat Jalan			***Outpatient***
Obat dan perlengkapan medis	270.361.206.222	220.916.177.524	*Drugs and medical supplies*
Jasa penunjang medis dan tenaga ahli	262.834.363.614	244.956.389.585	*Medical support services and professional fees*
Fasilitas rumah sakit	43.700.160.859	44.438.023.971	*Hospital's facility*
Pendapatan administrasi dan lainnya	49.387.120.105	47.490.101.099	*Administration income and others*
Fertilitas In Vitro			***In Vitro Fertilization***
Fertilisasi dan klinik	520.503.370.204	529.785.137.307	*Fertilization and clinic*
H o t e l	4.971.190.823	5.183.450.111	***H o t e l***
Jumlah	1.723.351.622.445	1.653.463.874.571	***T o t a l***
Potongan penjualan	(109.010.850.933)	(98.778.864.235)	*Sales discount*
N e t o	1.614.340.771.512	1.554.685.010.336	***N e t***

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28. BEBAN POKOK PENDAPATAN / *28. COST OF REVENUES*

	2025	2024	
Rumah Sakit			***Hospitals***
Tenaga medis	396.966.532.544	368.149.339.874	*Medical staff*
Layanan penunjang medis dan lainnya	149.436.971.851	141.364.189.362	*Medical support services and others*
Obat dan perlengkapan medis	134.642.093.603	129.789.241.147	*Drugs and medical supplies*
Fertilisasi In Vitro			***In Vitro Fertilization***
Fertilisasi dan klinik	186.728.546.707	205.559.382.713	*Fertilization and clinic*
Hotel	2.074.160.697	2.685.841.748	***Hotel***
Jumlah	869.848.305.402	847.547.994.844	***T o t a l***

29. BEBAN USAHA / *29. OPERATING EXPENSES*

Akun ini terdiri dari: / *This account represents as follows:*

	2025	2024	
Penjualan dan pemasaran			***Selling and marketing***
Iklan dan promosi	21.668.465.057	25.315.367.731	*Advertising and promotion*
Transportasi	3.725.751.792	4.086.086.156	*Transportation*
Lainnya	9.615.463.824	1.856.113.730	*Others*
Sub - jumlah	35.009.680.673	31.257.567.617	*Sub - total*
Umum dan administrasi			***General and administrative***
Gaji dan tunjangan	253.978.217.203	262.097.780.562	*Salaries and allowances*
Penyusutan dan amortisasi (Catatan 11)	78.017.175.261	85.354.786.101	*Depreciation and amortization (Note 11)*
Beban kantor	50.027.210.200	32.238.811.785	*Office expenses*
Penyusutan aset hak-guna (Catatan 12)	43.384.485.751	24.643.746.342	*Depreciation right-of-use assets (Note 12)*
Jasa outsource	35.442.145.614	30.012.550.267	*Outsourcing*
Jasa profesional	22.930.391.177	27.267.185.590	*Professional fees*
Listrik dan air	18.805.469.386	18.756.248.821	*Electricity and water*
Perbaikan dan pemeliharaan	18.384.907.594	19.298.315.836	*Repair and maintenance*
Kebersihan dan keamanan	10.373.857.726	7.894.985.435	*Cleaning and security*
Imbalan pasca-kerja (Catatan 22)	9.855.310.533	7.345.183.576	*Post-employment benefit (Note 22)*
Telepon dan internet	9.539.239.885	10.099.093.898	*Telephone and internet*
Perjalanan dinas dan transportasi	7.120.964.139	7.050.244.692	*Travel and transportation*
Asuransi	3.333.960.837	3.085.131.685	*Insurances*
Pajak Bumi dan Bangunan	3.062.979.487	2.226.389.071	*Land and Property Tax*
Sewa (Catatan 12)	1.406.228.709	2.844.622.405	*Rent (Note 12)*
Amortisasi properti investasi (Catatan 13)	1.303.158.902	3.700.208.333	*Amortization property investment (Note 13)*
Pajak dan perijinan	977.150.554	1.692.685.776	*Taxes and licenses*
Representasi dan sumbangan	229.166.297	315.769.183	*Entertain and donation*
Pendidikan dan pelatihan	773.785.027	19.634.696.669	*Education and training*
Lainnya	24.607.440.040	11.254.429.353	*Others*
Sub-jumlah	593.553.244.322	576.812.865.380	*Sub-total*
Jumlah	628.562.924.995	608.070.432.997	***T o t a l***

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30. PENGHASILAN KEUANGAN / *30. FINANCIAL INCOME*

	2025	2024	
Penghasilan bunga deposito	19.618.560.043	11.918.212.673	*Interest income on time deposits*
Penghasilan jasa giro	3.312.285.552	6.722.623.952	*Interest income on current accounts*
Jumlah	22.930.845.594	18.640.836.625	***T o t a l***

31. BEBAN KEUANGAN / *31. FINANCIAL COSTS*

	2025	2024	
Beban bunga utang bank	60.562.221.147	60.188.756.261	*Interest on bank loan*
Biaya administrasi bank	3.460.668.470	3.350.324.632	*Bank charges*
Biaya administrasi kartu kredit	3.504.503.273	4.514.367.562	*Credit card charges*
Jumlah	67.527.392.890	68.053.448.455	*T o t a l*

32. PENGHASILAN (BEBAN) OPERASI LAINNYA / *32. OTHER OPERATING INCOME (EXPENSES)*

	2025	2024	
Pendapatan komisi	4.546.392.076	-	*Commisions income*
Laba penjualan aset tetap (Catatan 11)	212.148.253	52.943.411	*Gain on sale property and equipment (Note 11)*
Beban piutang tak tertagih	(3.904.546.042)	-	*Bad debt expense*
Lainnya	(26.904.338.555)	(11.113.182.567)	*Others*
Jumlah	(26.050.344.266)	(11.060.239.156)	*T o t a l*

33. SALDO DAN TRANSAKSI-TRANSAKSI DENGAN PIHAK BERELASI / *33. BALANCES AND TRANSACTION WITH RELATED PARTIES*

Sifat Hubungan dan Transaksi Dengan Pihak-Pihak Berelasi / ***Nature of Transactions and Relationship With Related Parties***

Pihak-pihak berelasi/ *Related parties*	Sifat hubungan/ *Nature of relationships*	Sifat transaksi *Nature of Transaction*
PT Bunda Investama Indonesia	Entitas induk utama Grup / *Ultimate holding of the Group*	Piutang lain-lain/*Other receivables*
PT Bunda Ipiti Investama	Manajemen kunci yang sama dan Pemegang saham Morula/ *Same key management and shareholder of Morula*	Piutang lain-lain/*Other receivables*

Kebijakan harga Grup yang berkaitan dengan transaksi pihak berelasi ditetapkan berdasarkan pada harga yang disepakati kedua pihak.

The Group's pricing policies related to transactions with related parties are set based on agreed prices.

Transaksi dengan Pihak Berelasi / ***Transaction with Related Parties***

Saldo pihak berelasi tidak dijaminkan. tidak dikenakan bunga dan dibayarkan ketika diminta. kecuali dinyatakan lain.

Related party balances are unsecured. non-interest bearing and repayable on demand. unless otherwise stated.

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33. **SALDO DAN TRANSAKSI-TRANSAKSI DENGAN PIHAK BERELASI** (Lanjutan)

Saldo dan transaksi-transaksi dengan pihak berelasi adalah sebagai berikut:

Piutang lain-lain

33. ***BALANCES AND TRANSACTION WITH RELATED PARTIES*** *(Continued)*

Balances and transactions with related parties are as follows:

Other receivables

	Persentase dari jumlah asset / *Percentage from total assets*				
	31 Desember 2025/ *31 December 2025*	31 Desember 2024/ *31 December 2024*	31 Desember 2025/ *31 December 2025*	31 Desember 2024/ *31 December 2024*	
PT Bunda Investama Indonesia	0,60%	0,55%	24.112.713.578	18.862.132.292	*PT Bunda Investama Indonesia*
PT Bunda Ipiti Investama	0,03%	0,04%	1.212.747.280	1.212.747.280	*PT Bunda Ipiti Investama*
Jumlah	0,63%	0,59%	25.325.460.858	20.074.879.572	***T o t a l***

Kompensasi Personel Manajemen Kunci

Personel manajemen kunci Perusahaan adalah anggota Dewan Komisaris dan Direksi Perusahaan. Imbalan untuk manajemen kunci adalah sebagai berikut:

Key Management Personnel Compensation

Key management personnel of the Company is Boards of Commissioners and Directors. The compensation benefits for key managements are as follows:

	2025	2024	
Imbalan jangka pendek	15.372.629.175	13.990.888.979	*Shor-term benefits*

34. **TUJUAN DAN KEBIJAKAN MANAJEMEN RISIKO KEUANGAN**

Dalam transaksi normal Perusahaan. secara umum terekspos risiko keuangan sebagai berikut:

a. Risiko tingkat suku bunga
b. Risiko kredit
c. Risiko likuiditas

Catatan ini menjelaskan mengenai eksposur Perusahaan terhadap masing-masing risiko di atas dan pengungkapan secara kuantitatif termasuk seluruh eksposur risiko serta merangkum kebijakan dan proses-proses yang dilakukan untuk mengukur dan mengelola risiko yang timbul. termasuk yang terkait dengan pengelolaan modal.

Direksi Grup bertanggung jawab dalam melaksanakan kebijakan manajemen risiko keuangan Grup dan secara keseluruhan program manajemen risiko keuangan Grup difokuskan pada ketidakpastian pasar keuangan dan meminimalisasi potensi kerugian yang berdampak pada kinerja keuangan Grup.

34. ***FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES***

In the normal transactions of the Company. generally exposed to financial risk as follows:

a. *Interest rate risk*
b. *Credit risk*
c. *Liquidity risk*

This note describes the Company exposure to each of the above risks and quantitative disclosures including all risk exposures and summarizes the policies and processes undertaken to measure and manage the risks that arise. including those related to capital management.

The Group's Directors are responsible for implementing the Group's financial risk management policies and the Company and its subsidiaries' overall financial risk management program is focused on financial market uncertainty and minimizing potential losses that may impact the the Group's financial performance.

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34. **TUJUAN DAN KEBIJAKAN MANAJEMEN RISIKO KEUANGAN** (Lanjutan)

34. ***FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES*** *(Continued)*

Risiko tingkat suku bunga

Kebijakan manajemen risiko Grup adalah untuk meminimalkan eksposur risiko arus kas suku bunga terhadap perubahan suku bunga. Grup memiliki liabilitas sewa dan wesel bayar jangka menengah dengan tingkat bunga tetap. Oleh karena itu. Perusahaan dan entitas anak tidak terpengaruh oleh perubahan tingkat suku bunga.

Interest rate risk

The Group's risk management policy is to minimize interest rate cash flow risk exposures to changes in interest rates. The Group has lease liabilities and medium-term notes with fixed interest rates. Therefore. the Company and its subsidiaries is not subject to the effect of changes in interest rates.

Risiko kredit

Risiko kredit merupakan risiko atas kerugian keuangan Perusahaan jika pelanggan atau pihak lain dari instrumen keuangan gagal memenuhi liabilitas kontraktualnya. Manajemen berpendapat bahwa tidak terdapat risiko kredit yang terkonsentrasi secara signifikan. Grup selalu melakukan pemantauan kolektibilitas dan penelaahan atas masing-masing piutang pelanggan secara berkala untuk mengantisipasi kemungkinan tidak tertagihnya piutang dan melakukan pembentukan cadangan dari hasil penelaahan tersebut.

Credit risk

Credit risk is the risk of financial loss to the Company if the customer or other party to the financial instrument fails to fulfill its contractual obligations. Management believes that there is no significant concentration of credit risk. The Group's always monitors the collectibility and reviews of each customer's receivables on a regular basis to anticipate the possibility of uncollectible receivables and makes allowances for the results of the review.

Untuk mengurangi risiko gagal bayar atas penempatan deposito berjangka pada bank. Grup memiliki kebijakan hanya akan menempatkan deposito berjangka pada bank yang memiliki reputasi yang baik.

To mitigate the default risk of banks on the Group's time deposits. the Company and its subsidiaries has policies to place its time deposits only in banks with good reputation.

Tabel di bawah ini menunjukkan risiko kredit maksimum untuk komponen-komponen dari laporan posisi keuangan pada 31 Desember 2025 dan 2024:

The table below shows the maximum exposure to credit risk on the components of the statement of financial position as of 31 December 2025 and 2024:

	2025	2024	
Kas dan setara kas	826.584.741.908	783.332.056.074	*Cash and cash equivalent*
Piutang usaha	161.939.911.962	144.714.255.906	*Trade receivables*
Piutang lain-lain	49.157.870.887	30.045.808.461	*Other receivables*
Jumlah	1.037.682.524.757	958.092.120.441	***T o t a l***

These Consolidated Financial Statements are originally Issued in Indonesian language

Ekshibit E/75

PT BUNDAMEDIK Tbk DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN KEUANGAN KONSOLIDASIAN
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(Dinyatakan dalam Rupiah, kecuali dinyatakan lain)

Exhibit E/75

PT BUNDAMEDIK Tbk AND ITS SUBSIDIARIES
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(Expressed in Rupiah, unless otherwise stated)

34. **TUJUAN DAN KEBIJAKAN MANAJEMEN RISIKO KEUANGAN** (Lanjutan)

34. ***FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES*** *(Continued)*

Risiko kredit (Lanjutan)

Credit risk *(Continued)*

Tabel di bawah ini menyajikan eksposur Grup terhadap risiko kredit dan menunjukkan kualitas kredit aset dengan menunjukkan apakah aset tersebut dikenakan ECL 12 bulan atau ECL seumur hidup. Aset yang mengalami penurunan nilai kredit disajikan secara terpisah.

The table below presents the Group's exposure to credit risk and show the credit quality of the assets by indicating whether the assets are subjected to 12-month ECL or lifetime ECL. Assets that are credit-impaired are separately presented.

	31 Desember/ *December* 2025				
	Aset keuangan pada biaya diamortisasi/ *Financial assets at amortized cost*				
	ECL 12 bulan/ *12-month ECL*	ECL selamany-tidak ada penurunan nilai/ *Lifetime ECL-no credit impaired*	ECL selamanya-ada penurunan nilai/ *Lifetime ECL-Credit impaired*	Jumlah/ *Total*	
Kas dan setara kas	826.584.741.908	-	-	826.584.741.908	*Cash and cash equivalent*
Piutang usaha	-	161.939.911.962	7.579.979.963	169.519.891.925	*Trade receivables*
Piutang Lain-lain	-	49.157.870.887	36.416.327	49.194.287.214	*Other receivables*
Jumlah	826.584.741.908	211.097.782.849	7.616.396.290	1.045.298.921.047	***T o t a l***

	31 Desember/ *December* 2024				
	Aset keuangan pada biaya diamortisasi/ *Financial assets at amortized cost*				
	ECL 12 bulan/ *12-month ECL*	ECL selamany-tidak ada penurunan nilai/ *Lifetime ECL-no credit impaired*	ECL selamanya-ada penurunan nilai/ *Lifetime ECL-Credit impaired*	Jumlah/ *Total*	
Kas dan setara kas	783.332.056.074	-	-	783.332.056.074	*Cash and cash equivalent*
Piutang usaha	-	144.714.255.906	4.267.847.614	148.982.103.520	*Trade receivables*
Piutang Lain-lain	-	30.045.808.461	36.416.327	30.082.224.788	Other receivables
Jumlah	783.332.056.074	174.760.064.367	4.304.263.941	962.396.384.382	***T o t a l***

Berikut kualitas kredit aset keuangan Grup:

The following is the credit quality of the Group's financial assets:

	31 Desember / *December 2025*				
	Level tinggi/ *High grade*	Level menengah/ *Medium grade*	Level bawah/ *Low grade*	Jumlah/ Total	
Kas dan setara kas	826.584.741.908	-	-	826.584.741.908	*Cash and cash equivalents*
Aset keuangan lancar lainnya	6.519.211.579	-	-	6.519.211.579	*Other current financial asset*
Piutang usaha	9.990.279.226	106.580.035.732	52.949.576.967	169.519.891.925	*Trade receivables*
Piutang lain-lain	30.880.305.066	9.259.793.252	9.054.189.046	49.194.287.364	*Other receivables*
Aset tidak lancar lainnya	36.114.421.959	-	-	36.114.421.959	*Other non-current assets*
Jumlah	910.088.959.738	115.839.828.984	62.003.766.013	1.087.932.554.735	*T o t a l*

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Ekshibit E/76

PT BUNDAMEDIK Tbk DAN ENTITAS ANAKNYA
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34. **TUJUAN DAN KEBIJAKAN MANAJEMEN RISIKO KEUANGAN** (Lanjutan)

Risiko kredit (Lanjutan)

Berikut kualitas kredit aset keuangan Grup: (Lanjutan)

Exhibit E/76

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*34. **FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES** (Continued)*

***Credit risk** (Continued)*

The following is the credit quality of the Group's financial assets: (Continued)

	31 Desember / *December 2024*				
	Level tinggi/ *High grade*	Level menengah/ *Medium grade*	Level bawah/ *Low grade*	Jumlah/ Total	
Kas dan setara kas	783.332.056.074	-	-	783.332.056.074	*Cash and cash equivalents*
Aset keuangan lancar lainnya	3.262.592.254	-	-	3.262.592.254	*Other current financial asset*
Piutang usaha	15.110.334.308	90.990.698.976	42.881.070.236	148.982.103.520	*Trade receivables*
Piutang lain-lain	9.604.840.823	2.291.391.177	18.185.992.788	30.082.224.788	*Other receivables*
Aset tidak lancar lainnya	40.074.986.915	-	-	40.074.986.915	*Other non-current assets*
Jumlah	851.384.810.374	93.282.090.153	61.067.063.024	1.005.733.963.551	***T o t a l***

Piutang usaha yang dinilai *high grade* berkaitan dengan piutang dari pembeli yang tidak mengalami gagal bayar; *medium grade* adalah piutang dari pembeli yang memiliki riwayat jatuh tempo 1 sampai 90 hari; dan *low grade* berkaitan dengan piutang dari pembeli yang memiliki riwayat jatuh tempo lebih dari 90 hari. Saldo piutang dipantau secara teratur untuk memastikan pelaksanaan upaya intervensi yang diperlukan tepat waktu. Grup melakukan investigasi dan evaluasi kredit untuk setiap pembeli untuk menetapkan kapasitas pembayaran dan kelayakan kredit. Grup akan menilai kolektibilitas piutang dan memberikan penyisihan penyisihan setelah akun tersebut dianggap mengalami penurunan nilai. Grup menilai kualitas kredit dari kas yang tidak dibatasi penggunaannya sebagai kualitas tinggi karena disimpan pada bank terkemuka dengan kemungkinan kebangkrutan yang rendah.

Trade receivables assessed as high grade pertains to receivable from buyer that had no default in payment; medium grade pertains to receivable from buyer who has history of being 1 to 90 days past due; and low grade pertains to receivable from buyer who has history of being over 90 days past due. Receivable balances are being monitored on a regular basis to ensure timely execution of necessary intervention efforts. The Group perform credit investigation and evaluation of each buyer to establish paying capacity and creditworthiness. The Group will assess the collectibility of its receivables and provide a corresponding allowance provision once the account is considered impaired. The Group assessed the credit quality of unrestricted cash as high grade since this is deposited with reputable banks with low probability of insolvency.

Risiko likuiditas

Risiko kredit untuk aset lancar lainnya dan aset tidak lancar lainnya - jaminan yang dapat dikembalikan dianggap dapat diabaikan dikarenakan entitas yang secara umum memiliki finansial yang stabil.

Grup mengelola profil likuiditasnya untuk dapat mendanai pengeluaran modalnya dan mengelola utang yang jatuh tempo dengan mengatur kas dan ketersediaan pendanaan melalui jumlah komitmen fasilitas kredit yang cukup.

Perusahaan dan Entitas Anak secara reguler mengevaluasi proyeksi arus kas dan terus-menerus menilai kondisi pasar keuangan untuk mengidentifikasi kesempatan dalam penggalangan dana.

Liquidity risk

The credit risk for other current assets and other non-current assets - refundable deposits is considered negligible because this was due from entities that are generally financially stable.

The Group manages its liquidity profile to be able to finance its capital expenditures and service its maturing debts by maintaining sufficient cash and the availability of funding through an adequate amount of committed credit facilities.

The Company and its subsidiaries regularly evaluates its projected cash flow information and continuously assesses conditions in the financial markets for opportunities to pursue fundraising initiatives.

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Ekshibit E/77

PT BUNDAMEDIK Tbk DAN ENTITAS ANAKNYA
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Exhibit E/77

PT BUNDAMEDIK Tbk AND ITS SUBSIDIARIES
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34. TUJUAN DAN KEBIJAKAN MANAJEMEN RISIKO KEUANGAN (Lanjutan) / *FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (Continued)*

Risiko likuiditas (Lanjutan) / ***Liquidity risk** (Continued)*

Tabel di bawah ini merupakan jadwal jatuh tempo liabilitas keuangan Perusahaan dan Entitas Anak berdasarkan pembayaran kontraktual semula yang tidak didiskontokan:

The table below summarizes the maturity periods of the Company and its subsidiaries' financial liabilities based on original contractual undiscounted amounts to be paid:

	31 December 2025/ *31 December 2025*			
	Dalam waktu 1 tahun/ Within 1 year	Lebih dari 1 tahun/ *More than 1 year*	Jumlah/ *Total*	
Utang usaha	81.660.213.509	-	81.660.213.509	*Trade payables*
Utang lain-lain	23.743.315.736	-	23.743.315.736	*Other payabales*
Beban akrual	72.836.181.463	-	72.836.181.463	*Accruals*
Liabilitas sewa	21.812.380.174	118.334.918.295	140.147.298.469	*Lease liabilities*
Jumlah	200.052.090.882	118.334.918.295	118.334.918.295	***T o t a l***

	31 December 2024/ *31 December 2024*			
	Dalam waktu 1 tahun/ Within 1 year	Lebih dari 1 tahun/ *More than 1 year*	Jumlah/ *Total*	
Utang usaha	30.881.579.952	-	30.881.579.952	*Trade payables*
Utang lain-lain	14.708.865.083	-	14.708.865.083	*Other payabales*
Beban akrual	28.573.978.375	-	28.573.978.375	*Accruals*
Liabilitas sewa	19.500.574.022	53.531.597.866	73.032.171.888	*Lease liabilities*
Jumlah	93.664.997.432	53.531.597.866	147.196.595.298	***T o t a l***

35. MANAJEMEN PERMODALAN / *CAPITAL MANAGEMENT*

Tujuan utama dari pengelolaan modal Grup adalah untuk memastikan bahwa dipertahankannya peringkat kredit yang kuat dan rasio modal yang sehat agar dapat mendukung kelancaran usahanya dan memaksimalkan nilai dari pemegang saham.

The main objective of the Group capital management is to ensure that it maintains a strong credit rating and healthy capital ratios in order to support its business and maximize shareholder value.

Grup mengelola struktur modalnya dan membuat penyesuaian-penyesuaian sehubungan dengan perubahan kondisi ekonomi dan karakteristik dari risiko usahanya, Agar dapat menjaga dan menyesuaikan struktur modalnya. Grup akan menyesuaikan jumlah dari pembayaran dividen kepada para pemegang saham atau tingkat pengembalian modal, tidak ada perubahan dalam tujuan. kebijakan dan proses dan sama seperti penerapan tahun-tahun sebelumnya.

The Group manage its capital structure and make adjustments with respect to changes in economic conditions and the characteristics of its business risks, in order to maintain and adjust its capital structure. the Group may adjust the amount of dividend payments to shareholders or return capital structure. No changes have been made in the objectives, policies and processes as they have been applied in previous years.

	31 December 2025/ *31 December 2025*	31 December 2024/ *31 December 2024*	
Pinjaman	1.215.640.066.746	1.090.896.287.270	*Debts*
Dikurangi : kas dan setara kas	(826.584.741.908)	(783.332.056.074)	*Less: Cash and cash equivalents*
Pinjaman neto	389.055.324.838	307.564.231.196	*Net debt*
Jumlah ekuitas	(2.394.507.016.511)	(2.147.735.684.721)	*Total equity*
Rasio utang terhadap modal (%)	-16%	-14%	***Debt to equity (%)***

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Ekshibit E/78 | ***Exhibit E/78***

PT BUNDAMEDIK Tbk DAN ENTITAS ANAKNYA
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36. INFORMASI SEGMEN / *36. SEGMENTS INFORMATION*

	31 Desember 2025/ *31 December 2025*				
	Pelayanan kesehatan/ *Healthcare services*	**Lainnya/ *Others***	**Eliminasi/ *Elimination***	***T o t a l***	
Pendapatan	1.662.421.301.625	211.180.133.646	(259.260.663.759)	1.614.340.771.512	*Revenues*
Beban pokok pendapatan	(939.313.766.604)	(177.316.835.825)	246.782.297.027	(869.848.305.402)	*Cost of Revenues*
Laba bruto	723.107.535.021	33.863.297.821	(12.478.366.732)	744.492.466.110	*Gross profit*
Beban usaha	(620.736.132.670)	(24.556.845.346)	16.730.053.021	(628.562.924.995)	*Operating expenses*
Penghasilan keuangan	22.833.605.960	97.239.634	-	22.930.845.594	*Finance income*
Beban keuangan	(67.298.233.731)	(290.540.121)	61.380.962	(67.527.392.890)	*Finance costs*
Penghasilan (beban) operasi lainnya	(25.048.656.349)	(12.970.598.448)	11.968.910.531	(26.050.344.266)	*Other income (charges)*
Laba sebelum pajak	32.858.118.231	(3.857.446.460)	16.281.977.782	45.282.649.553	*Profit before tax*
Beban pajak penghasilan	(14.664.076.545)	(945.430.475)	-	(15.609.507.020)	*Income tax expenses*
Laba tahun berjalan	18.194.041.686	(4.802.876.935)	16.281.977.782	29.673.142.533	*Profit for the year*
Penghasilan komprehensif lain	234.611.626.618	(1.473.048.710)	-	233.138.577.908	*Other comprehensive income*
Jumlah laba komprehensif pada tahun berjalan	252.805.668.304	(6.275.925.645)	16.281.977.782	262.811.720.441	*Total comprehensive income for the year*
Jumlah aset	5.030.918.162.976	387.578.562.815	(1.402.067.290.648)	4.016.429.435.143	*Total assets*
Jumlah liabilitas	2.114.900.993.357	250.308.423.694	(743.286.998.420)	1.621.922.418.631	*Total liabilities*
Informasi segmen lainnya:					***Other segment information:***
Pengeluaran modal	294.221.671.641	84.705.439	-	294.306.377.080	*Capital expenditures*
Penyusutan dan amortisasi	72.398.811.838	6.919.818.160	-	79.318.629.998	*Depreciation and amortization*

	31 Desember 2024/ *31 December 2024*				
	Pelayanan kesehatan/ *Healthcare services*	**Lainnya/ *Others***	**Eliminasi/ *Elimination***	***T o t a l***	
Pendapatan	1.645.708.325.784	175.347.264.944	(266.370.580.392)	1.554.685.010.336	*Revenues*
Beban pokok pendapatan	(954.921.020.326)	(150.763.167.296)	258.136.192.778	(847.547.994.844)	*Cost of Revenues*
Laba bruto	690.787.305.458	24.584.097.648	(8.234.387.614)	707.137.015.492	*Gross profit*
Beban usaha	(587.878.271.350)	(27.838.006.018)	7.645.844.371	(608.070.432.997)	*Operating expenses*
Penghasilan keuangan	18.491.219.751	149.616.874	-	18.640.836.625	*Finance income*
Beban keuangan	(67.897.527.073)	(155.921.382)	-	(68.053.448.455)	*Finance costs*
Penghasilan (beban) operasi lainnya	(8.837.617.927)	(5.035.261.011)	2.812.639.782	(11.060.239.156)	*Other income (charges)*
Laba sebelum pajak	44.665.108.859	(8.295.473.889)	2.224.096.539	38.593.731.509	*Profit before tax*
Beban pajak penghasilan	(19.067.980.258)	(629.966.984)	-	(19.697.947.242)	*Income tax expenses*
Laba tahun berjalan	25.597.128.601	(8.925.440.873)	2.224.096.539	18.895.784.267	*Profit for the year*
Penghasilan komprehensif lain	(3.117.429.829)	(914.575.214)	-	(4.032.005.043)	*Other comprehensive income*
Jumlah laba komprehensif pada tahun berjalan	22.479.698.772	(9.840.016.087)	2.224.096.539	14.863.779.224	*Total comprehensive income for the year*

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Ekshibit E/79 | ***Exhibit E/79***

PT BUNDAMEDIK Tbk DAN ENTITAS ANAKNYA
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36. INFORMASI SEGMEN (Lanjutan) / *36. SEGMENTS INFORMATION (Continued)*

	31 Desember 2024/ *31 December 2024*				
	Pelayanan kesehatan/ *Healthcare services*	Lainnya/ *Others*	Eliminasi/ *Elimination*	*T o t a l*	
Jumlah aset	4.407.722.937.143	355.648.110.160	(1.317.010.143.555)	3.446.360.903.748	*Total assets*
Jumlah liabilitas	1.779.350.874.631	215.743.278.220	(696.468.933.824)	1.298.625.219.027	*Total liabilities*
Informasi segmen lainnya:					***Other segment information:***
Pengeluaran modal	163.357.162.218	4.531.102.590	-	167.888.264.808	*Capital expenditures*
Penyusutan dan amortisasi	95.177.492.806	6.032.997.404	(6.125.258.648)	95.085.231.562	*Depreciation and amortization*

37. PENGUNGKAPAN TAMBAHAN ATAS ARUS KAS / *37. SUPPLEMENTAL DISCLOSURES ON CASH FLOWS*

Aktivitas non kas adalah sebagai berikut: / *Non-cash activities are as follows:*

	31 Desember 2025/ *31 December 2025*	31 Desember 2024/ *31 December 2024*	
Penambahan aset tetap melalui uang muka pembelian	58.236.656.377		*Addition fixed assets through purchase advances*
Penambahan aset tetap melalui liabilitas sewa	-	1.063.430.450	*Addition fixed assets through lease liabilities*
Penambahan aset tetap melalui utang pembelian aset tetap	-	3.412.325.003	*Addition fixed assets through liabilities for purchase of fixed assets*
Jumlah	58.236.656.377	4.475.755.453	***T o t a l***

38. PENERBITAN LAPORAN KEUANGAN KONSOLIDASIAN / *38. ISSUANCE OF CONSOLIDATED FINANCIAL STATEMENTS*

Laporan keuangan konsolidasian ini telah diotorisasi untuk diterbitkan oleh Direksi Perusahaan. selaku pihak yang bertanggung jawab atas penyusunan dan penyelesaian laporan keuangan konsolidasian. pada tanggal 31 Maret 2026.

These consolidated financial statements have been authorized to be published by the Director. as the party responsible for the preparation and completion of the consolidated financial statements on 31 March 2026.

BDO

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Tanubrata Sutanto Fahmi Bambang & Rekan
Certified Public Accountant

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Jakarta 12190 - Indonesia

This report is originally issued in Indonesian language

No. : 00045/3.0423/AU.1/10/1042-5/1/III/2026
Hal : **Laporan Keuangan Konsolidasian Per 31 Desember 2025**

No. : 00045/3.0423/AU.1/10/1042-5/1/III/2026
Re : ***Consolidated Financial Statements As of 31 December 2025***

Laporan Auditor Independen

Pemegang Saham, Dewan Komisaris dan Direksi
PT Bundamedik Tbk
Jakarta

Opini

Kami telah mengaudit laporan keuangan konsolidasian PT Bundamedik Tbk dan Entitas Anaknya ("Grup") terlampir, yang terdiri dari laporan posisi keuangan konsolidasian tanggal 31 Desember 2025, serta laporan laba rugi dan penghasilan komprehensif lain konsolidasian, laporan perubahan ekuitas konsolidasian, dan laporan arus kas konsolidasian untuk tahun yang berakhir pada tanggal tersebut, serta catatan atas laporan keuangan konsolidasian, termasuk informasi kebijakan akuntansi material.

Menurut opini kami, laporan keuangan konsolidasian terlampir menyajikan secara wajar, dalam semua hal yang material, posisi keuangan konsolidasian Grup tanggal 31 Desember 2025, serta kinerja keuangan dan arus kas konsolidasiannya untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

Basis Opini

Kami melaksanakan audit kami berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia. Tanggung jawab kami menurut standar tersebut diuraikan lebih lanjut dalam paragraf Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan Konsolidasian pada laporan kami. Kami independen terhadap Grup berdasarkan ketentuan etika yang relevan dalam audit kami atas laporan keuangan konsolidasian di Indonesia, dan kami telah memenuhi tanggung jawab etika lainnya berdasarkan ketentuan tersebut. Kami yakin bahwa bukti audit yang telah kami peroleh adalah cukup dan tepat untuk menyediakan suatu basis bagi opini audit kami.

Independent Auditors' Report

The Shareholders, Board of Commissioners and Directors
PT Bundamedik Tbk
Jakarta

Opinion

We have audited the accompanying consolidated financial statements of PT Bundamedik Tbk and its Subsidiaries (the "Group") which comprise the consolidated statement of financial position as of 31 December 2025, and the consolidated statement of profit or loss and other comprehensive income, consolidated statement of changes in equity, and consolidated statement of cash flows for the year then ended, and notes to the consolidated financial statements, including information of material accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the consolidated financial position of the Group as of 31 December 2025, and the consolidated financial performance and cash flows for the year then ended, in accordance with Indonesian Financial Accounting Standards.

Basis for Opinion

We conducted our audit in accordance with Standards on Auditing established by Indonesian Institute of Certified Public Accountants. Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Consolidated Financial Statements paragraph of our report. We are independent of the Group in accordance with the ethical requirement relevant to our audit of the consolidated financial statements in Indonesia, and we have fulfilled our ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

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Hal Audit Utama

Hal audit utama adalah hal-hal yang, menurut pertimbangan profesional kami, merupakan hal yang paling signifikan dalam audit kami atas laporan keuangan konsolidasian periode kini. Hal-hal tersebut disampaikan dalam konteks audit kami atas laporan keuangan konsolidasian secara keseluruhan, dan dalam merumuskan opini kami atas laporan keuangan konsolidasian terkait, kami tidak menyatakan suatu opini terpisah atas hal audit utama tersebut.

Hal audit utama yang teridentifikasi dalam audit kami diuraikan sebagai berikut:

Pengakuan Pendapatan (Rp 1.614.340.771.512)

Lihat Catatan 27 - Pendapatan Neto - Rumah Sakit

Pendapatan dari rumah sakit merupakan jumlah yang signifikan dalam laporan keuangan konsolidasian, dimana pendapatan diakui saat kewajiban pelaksaaan telah dipenuhi atas pelayanan jasa kesehatan yang telah diberikan kepada pasien, kemungkinan besar imbalan dapat terpulihkan dan jumlah pendapatan dapat diukur dengan andal.

Pendapatan dari pasien diakui berdasarkan estimasi jumlah tertentu yang akan diterima dari pasien dan pihak ketiga termasuk lembaga kesehatan pemerintah selaku pembayar atas jasa pelayanan perawatan pasien.

Kami memfokuskan pada area ini sebagai hal audit utama karena pengukuran dan pengakuan atas pendapatan termasuk estimasi penagihan adalah kompleks dan melalui pertimbangan tertentu dalam penentuan jumlah pendapatan.

Dalam merespon hal audit utama yang teridentifikasi, kami melakukan prosedur audit sebagai berikut:

- Kami telah memperoleh pemahaman tentang pengendalian internal manajemen dan proses penilaian atas pengakuan pendapatan yang relevan;
- Kami telah menguji apakah pendapatan diakui terkait dengan kewajiban pelaksanaan telah dipenuhi dalam periode tersebut;
- Kami telah melakukan pengujian melalui prosedur substantif melalui pengujian uji petik atas faktur dan data rekam medis dan tes pisah batas pada tanggal laporan keuangan untuk memastikan bahwa pendapatan diakui pada periode yang tepat;
- Kami telah memperoleh pemahaman mengenai potensi koreksi klaim pada tagihan penggantian oleh instansi pemerintah atau klaim asuransi;
- Kami telah menguji apakah pendapatan diakui terkait dengan kewajiban pelaksanaan telah dipenuhi dalam periode tersebut;

Key Audit Matters

Key audit matters are those matters that, in our professional judgement, were of most significance in our audit of the consolidated financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

The key audit matters identified in our audit are outlined as follows:

Revenue Recognition (Rp 1,614,340,771,512)

Refer to Note 27 - Net Revenues - Hospitals

Revenue from hospitals is a significant amount in the consolidated financial statements, where revenues is recognised when the performance obligations have been fulfilled for health care service that have been provided to patients, recovery of the consideration is probable and the amount of revenue can be measured reliably.

Revenue from patient is recognised based on the estimated amount expect to be entitled to received from patient and third-party payer including governmental insurance institution in exchange for providing patient care service.

We focused on this area as a key audit matter due to measurements and valuation of revenues recognition includes estimated billing are complex and judgmental in determining related amounts of revenues.

In responding to the identified key audit matter, we performed the following audit procedures:

- *We performed an understanding management's internal controls and assessment process on the relevant assertions of revenue recognition;*
- *Tested whether the revenue recognised related to performance obligation satisfied within the period;*
- *We have perfomed substantive audit procedures through verification sample testing of invoice and patient's medical record data, and performed cut-off procedures at the financial statements date to ensure that the revenue was recognised in the proper period;*
- *We have gained an understanding of the potential for claims corrections on reimbursement billed to states agency or insurances company;*
- *Tested whether the revenue recognised related to performance obligation satisfied within the period;*

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Hal Audit Utama (Lanjutan)

Pengakuan Nilai Wajar Aset Tetap - Tanah dan Bangunan (Rp 231.142.399.297)

Lihat Catatan 11 - Aset Tetap

Pada tanggal 31 Desember 2025, Grup memiliki aset tetap sebesar Rp 2.363.899.139.020 dimana termasuk didalamnya nilai tanah dan bangunan yang dicatat sebesar nilai wajar sebesar Rp 1.960.664.071.446 atau sebesar 82,04%.

Aset tetap berupa tanah dan bangunan ini dinyatakan sebesar nilai wajarnya berdasarkan penilaian eksternal yang independen. Pengukuran nilai wajar aset tetap merupakan hal yang penting dalam audit karena proses penilaian tersebut memerlukan pertimbangan tertentu dalam menentukan metodologi penilaian yang tepat untuk digunakan, dan penggunaan asumsi subyektif dan berbagai masukan yang tidak dapat diobservasi. Penilaian menggunakan pendekatan nilai pasar untuk penentuan nilai wajar sesuai dengan ketentuan yang berlaku.

Metode penilaian, input utamanya dan keterkaitan antara input utama dan penilaian telah diungkapkan pada Catatan 11 atas laporan keuangan konsolidasian dengan kenaikan nilai wajar tahun berjalan sebesar Rp 231.142.399.297 dicatat pada pendapatan komprehensif lain.

Dalam merespon hal audit utama yang teridentifikasi, kami melakukan prosedur audit sebagai berikut:

- Kami telah memperoleh pemahaman dan mengevaluasi tentang desain dan implementasi dari Manajemen terkait dengan revaluasi aset tetap pada golongan tanah dan bangunan;
- Kami telah mengevaluasi kompetensi, kapabilitas dan obyektivitas penilai independen manajemen dalam penilaian nilai wajar tanah dan bangunan Grup;
- Kami telah memperoleh laporan penilaian yang disiapkan oleh penilai independen manajemen dan mengadakan diskusi dengan manajemen dan penilainya untuk memperoleh pemahaman tentang metode dan asumsi utama yang digunakan dan spesialis penilaian internal kami dalam mengevaluasi kewajaran metodologi penilaian dan asumsi utama yang diterapkan oleh penilai independen manajemen.

***Key Audit Matters** (Continued)*

Fair Value of Property and Equipment - Land and Buildings (Rp 231,142,399,297)

Refer to Note 11 - Properti and Equipment

As of 31 December 2025, the Group has property and equipment of Rp 2,363,899,139,020, which consist land and buildings recorded in fair value amounting to Rp 1,960,664,071,446 or equivalents 82.04%.

These land and buildings are stated at their fair values based on the external independent valuations. The fair value measurement of land and buildings is a matter of significance in the audit as the valuation process requires the application of judgment in determining the appropriate valuation methodology to be used and the use ob subjective assumptions and various unobservable inputs. The valuation used market value approach to determining the fair value based on the accordance with the applicable provision.

The valuation methology, their key inputs and the linked between the inputs and the valuations have been disclosed in the Note 11 to the consolidation financial statements and disclosed the additional fair value in current year amounting to Rp 231,142,399,297 in comprehensive income.

In responding to the identified key audit matter, we performed the following audit procedures:

- *We performed procedures to understand and evaluate the design and implementation of the Group's relevant internal controls in respect of group assets consists land and buildings;*
- *We evaluated the competence, capabilities and objectivity of the management's independent appraiser in determining the Group's fair value of the property and equipment;*
- *We obtained the valuation report from management's independent appraiser and held discussion with management and its appraiser to obtain understanding of the method and key assumptions used and engaged our internal valuation specialist to evaluate the reasonableness of valuation methodologies and key assumption applied in the management appraiser.*

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Informasi Lain

Manajemen bertanggung jawab atas informasi lain. Informasi lain terdiri dari informasi yang tercantum dalam laporan tahunan, tetapi tidak termasuk laporan keuangan konsolidasian dan laporan auditor kami. Laporan tahunan diharapkan akan tersedia bagi kami setelah tanggal laporan auditor ini.

Opini kami atas laporan keuangan konsolidasian tidak mencantumkan informasi lain, dan oleh karena itu, kami tidak menyatakan bentuk keyakinan apapun atas informasi lain tersebut.

Sehubungan dengan audit kami atas laporan keuangan konsolidasian terlampir, tanggung jawab kami adalah untuk membaca informasi lain yang teridentifikasi di atas dan, dalam melaksanakannya, mempertimbangkan apakah informasi lain mengandung ketidakkonsistensian material dengan laporan keuangan konsolidasian atau pemahaman yang kami peroleh selama audit, atau mengandung kesalahan penyajian material.

Ketika kami membaca laporan tahunan, jika kami menyimpulkan bahwa terdapat suatu kesalahan penyajian material di dalamnya, kami diharuskan untuk mengkomunikasikan hal tersebut kepada pihak yang bertanggung jawab atas tata kelola dan melakukan tindakan tepat berdasarkan peraturan perundang-undangan yang berlaku.

Tanggung jawab manajemen dan pihak yang bertanggung jawab atas tata kelola terhadap laporan keuangan konsolidasian

Manajemen bertanggung jawab atas penyusunan dan penyajian wajar laporan keuangan konsolidasian tersebut sesuai dengan Standar Akuntansi Keuangan di Indonesia, dan atas pengendalian internal yang dianggap perlu oleh manajemen untuk memungkinkan penyusunan laporan keuangan konsolidasian yang bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan.

Dalam penyusunan laporan keuangan konsolidasian, manajemen bertanggung jawab untuk menilai kemampuan Grup dalam mempertahankan kelangsungan usahanya, mengungkapkan, sesuai dengan kondisinya, hal-hal yang berkaitan dengan kelangsungan usaha, dan menggunakan basis akuntansi kelangsungan usaha, kecuali manajemen memiliki intensi untuk melikuidasi Grup atau menghentikan operasi, atau tidak memiliki alternatif yang realistis selain melaksanakannya.

Other Information

Management is responsible for the other information. The other information comprises the information included in the annual report, but does not include the consolidated financial statements and our auditors' report thereon. The annual report is expected to be made available to us after the date of the auditors' report.

Our opinion on the consolidated financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the accompanying consolidated financial statements, our responsibility is to read the other information identified above and, in doing so, consider whether the other information is materially inconsistent with the consolidated financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.

When we read the annual report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance and take appropriate actions based on the applicable laws and regulations.

Responsibilities of management and those charged with governance for the consolidated financial statements

Management is responsible for the preparation and fair presentation of these consolidated financial statements in accordance with Indonesian Financial Accounting Standards, and for such internal control as management determines is necessary to enable the preparation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the consolidated financial statements, management is responsible for assessing the Group ability to continue as going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Group or to cease operations, or has no realistic alternative but to do so.

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Tanggung jawab manajemen dan pihak yang bertanggung jawab atas tata kelola terhadap laporan keuangan konsolidasian (Lanjutan)

Pihak yang bertanggung jawab atas tata kelola bertanggung jawab untuk mengawasi proses pelaporan keuangan Grup.

Tanggung jawab auditor terhadap audit atas laporan keuangan konsolidasian

Tujuan kami adalah untuk memperoleh keyakinan memadai tentang apakah laporan keuangan konsolidasian secara keseluruhan bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan, dan untuk menerbitkan laporan auditor yang mencakup opini kami. Keyakinan memadai merupakan suatu tingkat keyakinan tinggi, namun bukan merupakan suatu jaminan bahwa audit yang dilaksanakan berdasarkan Standar Audit akan selalu mendeteksi kesalahan penyajian material ketika hal tersebut ada. Kesalahan penyajian dapat disebabkan oleh kecurangan maupun kesalahan dan dianggap material jika, baik secara individual maupun secara agregat, dapat diekspektasikan secara wajar akan mempengaruhi keputusan ekonomi yang diambil oleh pengguna berdasarkan laporan keuangan konsolidasian tersebut.

Sebagai bagian dari suatu audit berdasarkan Standar Audit, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga:

- Mengidentifikasi dan menilai risiko kesalahan penyajian material dalam laporan keuangan konsolidasian, baik yang disebabkan oleh kecurangan maupun kesalahan, mendesain dan melaksanakan prosedur audit yang responsif terhadap risiko tersebut, serta memperoleh bukti audit yang cukup dan tepat untuk menyediakan basis bagi opini kami. Risiko tidak terdeteksinya kesalahan penyajian material yang disebabkan oleh kecurangan lebih tinggi dari yang disebabkan oleh kesalahan, karena kecurangan dapat melibatkan kolusi, pemalsuan, penghilangan secara sengaja, pernyataan salah, atau pengabaian pengendalian internal.

- Memperoleh suatu pemahaman tentang pengendalian internal yang relevan dengan audit untuk mendesain prosedur audit yang tepat sesuai dengan kondisinya, tetapi bukan untuk tujuan menyatakan opini atas keefektivitasan pengendalian internal Grup.

Responsibilities of management and those charged with governance for the consolidated financial statements *(Continued)*

Those charged with governance are responsible for overseeing the Group's financial reporting process.

Auditors' responsibilities for the audit of the consolidated financial statements

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Standards on Auditing will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated financial statements.

As part of an audit in accordance with Standards on Auditing, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- *Identify and assess the risks of material misstatement of the consolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.*

- *Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Group internal control.*

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Tanggung jawab auditor terhadap audit atas laporan keuangan konsolidasian (Lanjutan)

Sebagai bagian dari suatu audit berdasarkan Standar Audit, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga: (Lanjutan)

- Mengevaluasi ketepatan kebijakan akuntansi yang digunakan serta kewajaran estimasi akuntansi dan pengungkapan terkait yang dibuat oleh manajemen.
- Menyimpulkan ketepatan penggunaan basis akuntansi kelangsungan usaha oleh manajemen dan berdasarkan bukti audit yang diperoleh, apakah terdapat suatu ketidakpastian material yang terkait dengan peristiwa atau kondisi yang dapat menyebabkan keraguan signifikan atas kemampuan Grup untuk mempertahankan kelangsungan usahanya. Ketika kami menyimpulkan bahwa terdapat suatu ketidakpastian material, kami diharuskan untuk menarik perhatian dalam laporan auditor kami ke pengungkapan terkait dalam laporan keuangan konsolidasian atau, jika pengungkapan tersebut tidak memadai, harus menentukan apakah perlu untuk memodifikasi opini kami. Kesimpulan kami didasarkan pada bukti audit yang diperoleh hingga tanggal laporan auditor kami. Namun, peristiwa atau kondisi masa depan dapat menyebabkan Grup tidak dapat mempertahankan kelangsungan usaha.
- Mengevaluasi penyajian, struktur, dan isi laporan keuangan konsolidasian secara keseluruhan, termasuk pengungkapannya, dan apakah laporan keuangan konsolidasian mencerminkan transaksi dan peristiwa yang mendasarinya dengan suatu cara yang mencapai penyajian wajar.
- Memperoleh bukti audit yang cukup dan tepat terkait informasi keuangan entitas atau aktivitas bisnis dalam Grup untuk menyatakan opini atas laporan keuangan konsolidasian. Kami bertanggung jawab atas arahan, supervisi, dan pelaksanaan audit grup. Kami tetap bertanggung jawab sepenuhnya atas opini audit kami.

Kami mengomunikasikan kepada pihak yang bertanggung jawab atas tata kelola mengenai, antara lain, ruang lingkup dan saat yang direncanakan atas audit, serta temuan audit signifikan, termasuk setiap defisiensi signifikan dalam pengendalian internal yang teridentifikasi oleh kami selama audit.

Auditors' responsibilities for the audit of the consolidated financial statements *(Continued)*

As part of an audit in accordance with Standards on Auditing, we exercise professional judgement and maintain professional scepticism throughout the audit. We also: (Continued)

- *Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.*
- *Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Group to cease to continue as a going concern.*
- *Evaluate the overall presentation, structure and content of the consolidated financial statements, including the disclosures, and whether the consolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation.*
- *Obtain sufficient and appropriate audit evidence regarding the financial information of the entities or business activities within the Group to express an opinion on the consolidated financial statements. We are responsible for the direction, supervision and performance of the group audit. We remain solely responsible for our audit opinion.*

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

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Tanggung jawab auditor terhadap audit atas laporan keuangan konsolidasian (Lanjutan)

Kami juga memberikan suatu pernyataan kepada pihak yang bertanggung jawab atas tata kelola bahwa kami telah mematuhi ketentuan etika yang relevan mengenai independensi, dan mengomunikasikan seluruh hubungan, serta hal-hal lain yang dianggap secara wajar berpengaruh terhadap independensi kami, dan jika relevan, pengamanan terkait.

Dari hal-hal yang dikomunikasikan kepada pihak yang bertanggung jawab atas tata kelola, kami menentukan hal-hal tersebut yang paling signifikan dalam audit atas laporan keuangan konsolidasian periode kini dan oleh karenanya menjadi hal audit utama. Kami menguraikan hal audit utama dalam laporan auditor kami kecuali peraturan perundang-undangan melarang pengungkapan publik tentang hal tersebut atau ketika dalam kondisi yang sangat jarang terjadi, kami menentukan bahwa suatu hal tidak boleh dikomunikasikan dalam laporan kami karena konsekuensi merugikan dari mengomunikasikan hal tersebut atau diekspektasikan secara wajar melebihi manfaat kepentingan publik atas komunikasi tersebut.

Auditors' responsibilities for the audit of the consolidated financial statements *(Continued)*

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the consolidated financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditors' report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communications.

Kantor Akuntan Publik
TANUBRATA SUTANTO FAHMI BAMBANG & Rekan

Susanto Bong, SE, Ak, CPA, CA, CFI
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31 Maret 2026/ *31 March 2026*

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2025

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Annual Report

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